

<i>SERFF Tracking Number:</i>	<i>GEFA-127015248</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47853</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Insurance</i>		
<i>Project Name/Number:</i>	<i>PC and CS Illustrations-Modal/112760</i>		

## Filing at a Glance

Company: Genworth Life Insurance Company

Product Name: Long Term Care Insurance

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: GEFA-127015248 State: Arkansas

SERFF Status: Closed-Filed

Co Tr Num:

Author: Andy Zimmerman

Date Submitted: 02/02/2011

State Tr Num: 47853

State Status: Filed-Closed

Reviewer(s): Harris Shearer,  
Stephanie Fowler

Disposition Date: 02/22/2011

Disposition Status: Filed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: PC and CS Illustrations-Modal

Project Number: 112760

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 02/22/2011

State Status Changed: 02/22/2011

Created By: Andy Zimmerman

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Andy Zimmerman

Filing Description:

Rate Illustrations (112760CSINDAR 10/13/10 and 112760CSSHDAR 10/13/10) will be used by licensed agents from our career and broker channels at point of sale, and presented in conjunction with the Outline of Coverage to generate interest in Genworth Life Insurance Company's Long Term Care Insurance Policy 7042AR Rev filed and approved on July 10, 2008 by your Department.

Rate Illustrations (112760PCINDAR 10/13/10 and 112760PCSHDAR 10/13/10) will be used by licensed agents from our career and broker channels at point of sale, and presented in conjunction with the Outline of Coverage to generate interest in Genworth Life Insurance Company's Long Term Care Insurance Policy 7044AR Rev filed and approved on July 10, 2008 by your Department.

The Rate Illustration material is data that has been printed as a sample from our rate illustration disk and serves as a

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<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Insurance</i>		
<i>Project Name/Number:</i>	<i>PC and CS Illustrations-Modal/112760</i>		

suggestion for our long term care insurance plan. After the insurance agent inputs data into the software program, the information prints on the above listed form/templates and is based on the policy form and options requested, age of client, discounts, individual or shared plan, etc. We provided several samples so that a wide array of options and discounts would print on each form.

“Multi-Life” is bracketed on several of the sample illustrations. “Multi-Life” prints when a multi-client illustration is generated, but the text "Multi-life" won't be printed for an individual illustration. Other bracketed information is based on the options selected, discounts, payment mode and policy form selected. A customer may request up to three insurance plans to compare on the illustration. If they request only one insurance plan, only one column will print. If they choose two quotations, two will print. If they choose three quotations, three will print.

This advertising material is new and does not replace any advertisements filed by Genworth Life Insurance Company.

## Company and Contact

### Filing Contact Information

Andy Zimmerman, Advertising Review Analyst	andy.zimmerman@genworth.com
6620 W. Broad Street	804-484-3949 [Phone]
Long Term Care	804-281-6334 [FAX]
Bldg. #4, 2nd Floor	
Richmond, VA 23230-1700	

### Filing Company Information

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6610 W Broad Street	Group Code: 350	Company Type: LifeHealth & Annuity
Richmond, VA 23230	Group Name:	State ID Number:
(804) 281-6600 ext. [Phone]	FEIN Number: 91-6027719	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$200.00
Retaliatory?	No
Fee Explanation:	AR Filing Fee=\$50 per advertisement. We are submitting 4 advertisements=\$200.
Per Company:	No

<i>SERFF Tracking Number:</i>	<i>GEFA-127015248</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47853</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Insurance</i>		
<i>Project Name/Number:</i>	<i>PC and CS Illustrations-Modal/112760</i>		

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$200.00	02/02/2011	44314422

<i>SERFF Tracking Number:</i>	<i>GEFA-127015248</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47853</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Insurance</i>		
<i>Project Name/Number:</i>	<i>PC and CS Illustrations-Modal/112760</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Stephanie Fowler	02/22/2011	02/22/2011

<i>SERFF Tracking Number:</i>	<i>GEFA-127015248</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47853</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Insurance</i>		
<i>Project Name/Number:</i>	<i>PC and CS Illustrations-Modal/112760</i>		

## **Disposition**

Disposition Date: 02/22/2011

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>GEFA-127015248</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47853</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Insurance</i>		
<i>Project Name/Number:</i>	<i>PC and CS Illustrations-Modal/112760</i>		

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Cover Letter	Filed	Yes
<b>Form</b>	Classic Select Rate Illustration	Filed	Yes
<b>Form</b>	Classic Select Rate Illustration	Filed	Yes
<b>Form</b>	Privileged Choice Rate Illustration	Filed	Yes
<b>Form</b>	Privileged Choice Rate Illustration	Filed	Yes

SERFF Tracking Number: GEFA-127015248 State: Arkansas

Filing Company: Genworth Life Insurance Company State Tracking Number: 47853

Company Tracking Number:

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Long Term Care Insurance

Project Name/Number: PC and CS Illustrations-Modal/112760

## Form Schedule

### Lead Form Number: 112760CSINDAR 10/13/10

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 02/22/2011	112760CSI NDAR 10/13/10	Advertising	Classic Select Illustration	Rate	Initial		112760CSIN DAR_120610 _statefile.pdf
Filed 02/22/2011	112760CS SHDAR 10/13/10	Advertising	Classic Select Illustration	Rate	Initial		112760CSSH DAR_120610 _statefile.pdf
Filed 02/22/2011	112760PCI NDAR 10/13/10	Advertising	Privileged Choice Rate Illustration	Initial			112760PCIN DAR_120610 _statefile.pdf
Filed 02/22/2011	112760PC SHDAR 10/13/10	Advertising	Privileged Choice Rate Illustration	Initial			112760PCSH DAR_120610 _statefile.pdf



**A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
GENWORTH LIFE INSURANCE COMPANY  
[Multi-Life] Long Term Care Insurance**

**LTC Policy Form Series 7042 Rev  
To be issued in Arkansas**

**Prepared For : ABC Company**

**Presented By : LTC Agent**  
Organization : Genworth Financial  
Address : 6620 W Broad Street  
Any City  
AK  
23230  
Telephone : (123) 456-7890  
Fax : (123) 456-7890  
License # : 1234567890

**Prepared : July 26 2010**



A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

<b>Plan Options Plan Choice</b>	<b>Plan 1 Classic Select Individual Plan</b>	<b>[Plan 2] [Classic Select Individual Plan]</b>	<b>[Plan 3] [Classic Select Individual Plan]</b>
Daily Benefit Maximum:	\$200	[\$200]	[\$200]
Benefit Multiplier:	730 Days	[730 Days]	[730 Days]
Personal Benefit Account:	\$146,000	[\$146,000]	[\$146,000]
Elimination Period:	30 Days	[30 Days]	[30 Days]
Benefit Increase Option:	None	[None]	[None]
Home Care Option:	100%	[100%]	[100%]
Restoration of Benefits Option:	None	[None]	[None]
Survivorship 10-year Option:	None	[None]	[None]
Enhanced Survivorship 7-year Option:	None	[None]	[None]
Waiver of Home Care Elimination Period Option:	None	[None]	[None]
Monthly Benefits Option:	None	[None]	[None]
NonForfeiture Benefit Option:	None	[None]	[None]
Return of Premium Option:	None	[None]	[None]
Premium Payment Period:	Lifetime	[Lifetime]	[Lifetime]
Modal Payment:	Annual	[Annual]	[Annual]

[Assumed combined, marginal federal, state and local Corporate Tax Rate (C-corp): 10%]

**Participants Summary**

	<b>Name</b>	<b>Spouse/ Partner</b>	<b>Age</b>	<b>Preferred Couple's Discount Discount</b>		<b>Plan 1</b>	<b>[Plan 2]</b>	<b>[Plan 3]</b>
1	Valued Customer		65	Yes	Yes	\$1,111.50	[\$1,111.50]	[\$1,111.50]
		Spouse	65	Yes	Yes	\$1,111.50	[\$1,111.50]	[\$1,111.50]
	<b>Totals</b>					<b>\$2,223.00</b>	<b>[\$2,223.00]</b>	<b>[\$2,223.00]</b>
	<b>[Total After Tax Cost</b>					<b>\$2,000.70</b>	<b>\$2,000.70</b>	<b>\$2,000.70]</b>

This Multi-Life Long Term Care Insurance quote(s) above are provided for illustrative purposes only and are subject to change. The information herein has been prepared for the Company/Business outlined on the cover page of this illustration. As such, the information is based on the products and applicable features, benefits and rates approved in the State in which the Company/Business maintains its principal place of business, or as otherwise designated by the Company/Business. Products and applicable features, benefits, rates or possible discounts may vary where Participant resides in a State other than the State quoted for Company/Business. As a result of these factors, the actual premium for each applicant for any policy may be higher or lower than the premium quoted.

Our policies are intended to be qualified long term care insurance contracts under federal tax law. You should consult your tax advisor to determine the income tax implications of paying premiums and receiving benefit payments. The discussion of tax treatment is not intended as tax advice.

[The above premium includes multi life discount.]



A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE CLASSIC SELECT <sup>SM</sup> INDIVIDUAL PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today<sup>®</sup>

Long Term Care Insurance Policy Form Series 7042 Rev

**COMBINED SUMMARY**

**Presented By:** LTC Agent  
 Organization: Genworth Financial  
 Address: 6620 W Broad Street  
 Any City, AK 23230  
 Telephone: (123) 456-7890  
 Fax: (123) 456-7890  
 License #: 1234567890

**For:** Valued Customer & Spouse  
 Address: Pedder Street  
 City, AK, 12345

**Selected Policy Information**

Benefit Plan:	<b><u>Long Term Care Classic Select Individual Plan</u></b>	
	<b><u>Valued Customer</u></b>	<b><u>Spouse</u></b>
Age:	65	65
Daily Benefit Maximum:	\$200	\$200
Benefit Multiplier:	730 Days	730 Days
Elimination Period:	30 Days	30 Days
Benefit Increase Option:	None	None
Home Care Option:	100%	100%
Restoration of Benefits Option:	None	None
Survivorship 10-year Option:	None	None
Enhanced Survivorship 7-year Option:	None	None
Waiver of Home Care Elimination Period Option:	None	None
Monthly Benefits Option:	None	None
NonForfeiture Benefit Option:	None	None
Return of Premium Option:	None	None
Premium Payment Period:	Lifetime	Lifetime
Modal Payment:	Annual	Annual

**Selected Discounts and Modal Premiums**

	<b><u>Valued Customer</u></b>	<b><u>Spouse</u></b>
Gross Individual Modal Premium	\$2,340.00	\$2,340.00
Preferred Health Discount (10%)	\$234.00	\$234.00
Couple's Discount (40%):	\$936.00	\$936.00
<b>Total Individual Modal Premium:</b>	<b>\$1,170.00</b>	<b>\$1,170.00</b>
Multi Life Discount (5%):	\$58.50	\$58.50
<b>Net Individual Modal Premium:</b>	<b>\$1,111.50</b>	<b>\$1,111.50</b>
<b>Net Combined Modal Premium:</b>	<b><u>\$2,223.00</u></b>	

**Modal Premium Payment Options**

Mode	Factor	Annual Percentage Rate	<b><u>Valued Customer</u></b>		<b><u>Spouse</u></b>	
			<b><u>Yearly Total Payment</u></b>		<b><u>Yearly Total Payment</u></b>	
Annual:	1.00	0	\$1,111.50	(\$1,111.50 x 1)	\$1,111.50	(\$1,111.50 x 1)
Semi-Annual:	0.51	8.2%	\$1,133.74	(\$566.87 x 2)	\$1,133.74	(\$566.87 x 2)
Quarterly:	0.26	10.8%	\$1,155.96	(\$288.99 x 4)	\$1,155.96	(\$288.99 x 4)
Monthly (EFT only):	0.09	17.2%	\$1,200.48	(\$100.04 x 12)	\$1,200.48	(\$100.04 x 12)

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE CLASSIC SELECT<sup>SM</sup> INDIVIDUAL PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today®

Long Term Care Insurance Policy Form Series 7042 Rev

**INDIVIDUAL SUMMARY**

**Presented By:** LTC Agent  
Organization: Genworth Financial  
Address: 6620 W Broad Street  
Any City, AK 23230  
Telephone: (123) 456-7890  
Fax: (123) 456-7890  
License #: 1234567890

**For:** Valued Customer  
Address: Pedder Street  
City, AK, 12345

**Proposed Plan Benefits**

Daily Benefit Maximum:	\$200	Age:	65
Benefit Multiplier:	730 Days	Annual Premium:	\$1,111.50
Personal Benefit Account:	\$146,000	Yearly Payment Total:	\$1,111.50
Elimination Period:	30 Days		
Benefit Increase Option:	None	Premium Payment Period:	Lifetime
Home Care Option:	100%		

Restoration of Benefits Option:	None		
Survivorship 10-year Option:	None		
Enhanced Survivorship 7-year Option:	None		
Waiver of Home Care Elimination Period Option:	None		
Monthly Benefits Option:	None	Couple's Discount (40%):	Yes
NonForfeiture Benefit Option:	None	Preferred Health Discount (10%):	Yes
Return of Premium Option:	None	Multi Life Discount (5%):	Yes

**Modal Premium Payment Options**

Mode	Factor	Annual Percentage Rate	<b>Valued Customer</b> <b>Yearly Total Payment</b>	
Annual:	1.00	0	\$1,111.50	(\$1,111.50 x 1)
Semi-Annual:	0.51	8.2%	\$1,133.74	(\$566.87 x 2)
Quarterly:	0.26	10.8%	\$1,155.96	(\$288.99 x 4)
Monthly (EFT only):	0.09	17.2%	\$1,200.48	(\$100.04 x 12)

☐ Please see the Important Notes for additional information on the last page of the illustration.

☐ **MODAL PREMIUM DISCLOSURE:** Although premiums are calculated on an annual basis, premiums may be shown on a monthly, quarterly or semi-annual basis. Annual premiums may be paid in advance at the beginning of each coverage year. However, your premiums may be paid on a more frequent basis throughout your coverage year. If you pay your premiums more frequently than annually (e.g. monthly, quarterly or semi-annually), there will be additional charges that apply. The more frequent the premium payment mode, the more charges you will incur. For example, the total annual premium paid on a monthly basis will be more than the total premium paid on a quarterly basis. As a result, the total annual premiums paid will be higher for Monthly, Quarterly or Semi-Annual payment modes than if you paid premiums on an Annual mode. For more information, please refer to the Modal Premium Disclosure in your Policy or Certificate.



**Insurance and annuity products:**

- Are not deposits.
- Are not insured by the FDIC or any other federal government agency.
- May decrease in value.
- Are not guaranteed by the bank or its affiliates.

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
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**[LONG TERM CARE CLASSIC SELECT <sup>SM</sup> INDIVIDUAL PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today<sup>®</sup>

Long Term Care Insurance Policy Form Series 7042 Rev

**BENEFIT OPTIONS COMPARISON**

(Assumes Annual Premium Mode)

Your total annual payments will be higher for other modes

**Valued Customer**

Daily Benefit Maximum:	\$200	Age:	65
Benefit Multiplier:	730 Days	Annual Premium:	\$1,111.50
Personal Benefit Account:	\$146,000		
Elimination Period:	30 Days		
Benefit Increase Option:	None	Premium Payment Period:	Lifetime
Home Care Option:	100%		

Restoration of Benefits Option:	None		
Survivorship 10-year Option:	None		
Enhanced Survivorship 7-year Option:	None		
Waiver of Home Care Elimination Period Option:	None		
Monthly Benefits Option:	None	Couple's Discount (40%):	Yes
NonForfeiture Benefit Option:	None	Preferred Health Discount (10%):	Yes
Return of Premium Option:	None	Multi Life Discount (5%):	Yes

Benefit Option	Change Benefit To	New Annual Premium	Amount of Change
Daily Benefit Maximum	\$100 Per Day	\$555.75	(\$555.75)
	\$150 Per Day	\$833.63	(\$277.87)
	\$250 Per Day	\$1,389.38	\$277.88
	\$300 Per Day	\$1,667.25	\$555.75
Benefit Multiplier	1095 Days	\$1,377.50	\$266.00
	1460 Days	\$1,510.50	\$399.00
	1825 Days	\$1,738.50	\$627.00
	2190 Days	\$1,871.50	\$760.00
	2920 Days	\$2,080.50	\$969.00
	3650 Days	\$2,223.00	\$1,111.50
	Unlimited	\$2,489.00	\$1,377.50
Elimination Period	90-Day	\$931.00	(\$180.50)
	180-Day	\$836.00	(\$275.50)
	365-Day	\$655.50	(\$456.00)
Benefit Increase Option	5% Equal	\$1,645.69	\$534.19
	3% Compound	\$1,573.68	\$462.18
	5% Compound	\$1,966.98	\$855.48
	[5% Compound to 75	\$1,475.26	\$363.76]
	[Adjusting	\$1,278.61	\$167.11]
	[Graded	\$1,534.25	\$422.75]
[Home Care Option	50%	\$940.50	(\$171.00)]
[Restoration of Benefits Option	Include	\$1,222.65	\$111.15]
[Waiver of Home Care Elimination Period Option	Include	\$1,211.53	\$100.03]
[Monthly Benefits Option	Include	\$1,178.19	\$66.69]
NonForfeiture Benefit Option	Include	\$1,444.95	\$333.45
Survivorship 10-Year Option	Include	\$1,211.53	\$100.03
Enhanced Survivorship 7-year Option	Include	\$1,278.23	\$166.73
[Return of Premium Option – Graded]			
Return of Premium Option - After 10 Years	Include	\$1,622.79	\$511.29

☐ This page is intended to show how selecting different benefit options would affect an annual premium. Premium differences illustrated above are based on changing a single option from the chosen Benefit Options, and are not cumulative.

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE CLASSIC SELECT<sup>SM</sup> INDIVIDUAL PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today<sup>®</sup>

Long Term Care Insurance Policy Form Series 7042 Rev

**BENEFIT INCREASE COMPARISON**

(Assumes Annual Premium Mode)

Your total annual payments will be higher for other modes

**Valued Customer**

Daily Benefit Maximum: \$200  
Benefit Multiplier: 730 Days  
Personal Benefit Account: \$146,000  
Elimination Period: 30 Days  
Benefit Increase Option: None  
Home Care Option: 100%

Age: 65  
Annual Premium: \$1,111.50

Premium Payment Period: Lifetime

Restoration of Benefits Option: None  
Survivorship 10-year Option: None  
Enhanced Survivorship 7-year Option: None  
Waiver of Home Care Elimination Period Option: None  
Monthly Benefits Option: None  
NonForfeiture Benefit Option: None  
Return of Premium Option: None

Couple's Discount (40%): Yes  
Preferred Health Discount (10%): Yes  
Multi Life Discount (5%): Yes

	<b>No Increases</b>		<b>5% Equal</b>		<b>[3% Compound]</b>		<b>5% Compound</b>	
Policy Year	Daily Maximum	Personal Benefit Account	Daily Maximum	Personal Benefit Account	Daily Maximum	Personal Benefit Account	Daily Maximum	Personal Benefit Account
1	\$200	\$146,000	\$200	\$146,000	\$200	\$146,000	\$200	\$146,000
5	\$200	\$146,000	\$240	\$175,200	\$225	\$164,324	\$243	\$177,464
10	\$200	\$146,000	\$290	\$211,700	\$261	\$190,497	\$310	\$226,494
15	\$200	\$146,000	\$340	\$248,200	\$303	\$220,838	\$396	\$289,070
20	\$200	\$146,000	\$390	\$284,700	\$351	\$256,012	\$505	\$368,935
25	\$200	\$146,000	\$440	\$321,200	\$407	\$296,788	\$645	\$470,865

	<b>[ 5% Compound to Age 75]</b>		<b>[Adjusting]</b>		<b>[Graded]</b>	
Policy Year	Daily Maximum	Personal Benefit Account	Daily Maximum	Personal Benefit Account	Daily Maximum	Personal Benefit Account
1	\$200	\$146,000	\$200	\$146,000	\$200	\$146,000
5	\$243	\$177,464	\$224	\$163,520	\$225	\$164,324
10	\$310	\$226,494	\$254	\$185,420	\$261	\$190,497
15	\$310	\$226,494	\$254	\$185,420	\$288	\$210,324
20	\$310	\$226,494	\$254	\$185,420	\$318	\$232,215
25	\$310	\$226,494	\$254	\$185,420	\$351	\$256,384

- ☐ This page is intended to show a comparison of the possible Benefit Maximums based on the available Benefit Increase Options.
- ☐ Balance available in personal benefit account to pay for benefits will decrease as benefits are paid.
- ☐ Compound [, Adjusting and Graded ] increases are calculated each year based on personal benefit account in effect (reduced by any claim payments) as of last policy anniversary date.

**A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE CLASSIC SELECT <sup>SM</sup> INDIVIDUAL PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today<sup>®</sup>

Long Term Care Insurance Policy Form Series 7042 Rev

**PLAN OPTIONS COMPARISON**

(Assumes Annual Premium Mode)

Your total annual payments will be higher for other modes

**Valued Customer**

Daily Benefit Maximum:	\$200	Age:	65
Benefit Multiplier:	730 Days	Annual Premium:	\$1,111.50
Personal Benefit Account:	\$146,000		
Elimination Period:	30 Days		
Benefit Increase Option:	None	Premium Payment Period:	Lifetime
Home Care Option:	100%		

Restoration of Benefits Option:	None		
Survivorship 10-year Option:	None		
Enhanced Survivorship 7-year Option:	None		
Waiver of Home Care Elimination Period Option:	None		
Monthly Benefits Option:	None	Couple's Discount (40%):	Yes
NonForfeiture Benefit Option:	None	Preferred Health Discount (10%):	Yes
Return of Premium Option:	None	Multi Life Discount (5%):	Yes

Annual premiums shown below are based on originally selected Daily Maximum, Optional Benefits and Discounts shown above.

**No Benefit Increases Option**

Elimination Period	Benefit Multiplier							
	730 Days	1095 Days	1460 Days	1825 Days	2190 Days	2920 Days	3650 Days	[Unlimited]
	(2 Years)	(3 Years)	(4 Years)	(5 Years)	(6 Years)	(8 Years)	(10 Years)	
30-Days	\$1,111.50	\$1,377.50	\$1,510.50	\$1,738.50	\$1,871.50	\$2,080.50	\$2,223.00	\$2,489.00
90-Days	\$931.00	\$1,149.50	\$1,263.50	\$1,444.00	\$1,558.00	\$1,729.00	\$1,852.50	\$2,071.00
180-Days	\$836.00	\$1,035.50	\$1,140.00	\$1,301.50	\$1,406.00	\$1,558.00	\$1,672.00	\$1,871.50
365-Days	\$655.50	\$807.50	\$883.50	\$1,007.00	\$1,092.50	\$1,206.50	\$1,301.50	\$1,453.50

**5% Equal Benefit Increases Option**

Elimination Period	Benefit Multiplier							
	730 Days	1095 Days	1460 Days	1825 Days	2190 Days	2920 Days	3650 Days	[Unlimited]
	(2 Years)	(3 Years)	(4 Years)	(5 Years)	(6 Years)	(8 Years)	(10 Years)	
30-Days	\$1,645.69	\$2,142.25	\$2,424.69	\$2,697.34	\$2,872.61	\$3,193.90	\$3,417.91	\$3,920.18
90-Days	\$1,373.04	\$1,791.70	\$2,015.71	\$2,249.41	\$2,395.43	\$2,658.39	\$2,843.35	\$3,261.83
180-Days	\$1,236.71	\$1,606.74	\$1,811.18	\$2,025.40	\$2,161.73	\$2,395.43	\$2,561.01	\$2,942.63
365-Days	\$964.06	\$1,256.19	\$1,411.99	\$1,577.48	\$1,674.85	\$1,859.91	\$1,986.45	\$2,284.28

**[3% Compound Benefit Increases Option]**

Elimination Period	Benefit Multiplier							
	730 Days	1095 Days	1460 Days	1825 Days	2190 Days	2920 Days	3650 Days	[Unlimited]
	(2 Years)	(3 Years)	(4 Years)	(5 Years)	(6 Years)	(8 Years)	(10 Years)	
30-Days	\$1,573.68	\$2,009.92	\$2,266.99	\$2,633.12	\$2,851.24	\$3,162.84	\$3,380.96	\$3,878.38
90-Days	\$1,308.72	\$1,674.95	\$1,885.18	\$2,189.09	\$2,376.05	\$2,633.02	\$2,819.98	\$3,231.90
180-Days	\$1,176.29	\$1,511.17	\$1,698.13	\$1,970.78	\$2,134.37	\$2,375.86	\$2,539.45	\$2,912.61
365-Days	\$919.22	\$1,176.29	\$1,316.51	\$1,534.63	\$1,667.06	\$1,846.23	\$1,970.87	\$2,266.32

**5% Compound Benefit Increases Option**

Elimination Period	Benefit Multiplier							
	730 Days	1095 Days	1460 Days	1825 Days	2190 Days	2920 Days	3650 Days	[Unlimited]
	(2 Years)	(3 Years)	(4 Years)	(5 Years)	(6 Years)	(8 Years)	(10 Years)	
30-Days	\$1,966.98	\$2,512.28	\$2,833.66	\$3,291.28	\$3,563.93	\$3,953.43	\$4,226.08	\$4,847.85
90-Days	\$1,635.90	\$2,093.61	\$2,356.48	\$2,736.29	\$2,969.99	\$3,291.28	\$3,524.98	\$4,039.88
180-Days	\$1,470.41	\$1,889.08	\$2,122.78	\$2,463.64	\$2,668.08	\$2,969.99	\$3,174.43	\$3,380.96
365-Days	\$1,149.03	\$1,470.41	\$1,645.69	\$1,918.34	\$2,083.83	\$2,307.84	\$2,463.64	\$2,819.98

**A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE CLASSIC SELECT<sup>SM</sup> INDIVIDUAL PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today<sup>®</sup>

Long Term Care Insurance Policy Form Series 7042 Rev

**PLAN OPTIONS COMPARISON (Continued)**

(Assumes Annual Premium Mode)

Your total annual payments will be higher for other modes

**Valued Customer**

Daily Benefit Maximum: \$200  
Benefit Multiplier: 730 Days  
Personal Benefit Account: \$146,000  
Elimination Period: 30 Days  
Benefit Increase Option: None  
Home Care Option: 100%

Age: 65  
Annual Premium: \$1,111.50

Premium Payment Period: Lifetime

Restoration of Benefits Option: None  
Survivorship 10-year Option: None  
Enhanced Survivorship 7-year Option: None  
Waiver of Home Care Elimination Period Option: None  
Monthly Benefits Option: None  
NonForfeiture Benefit Option: None  
Return of Premium Option: None

Couple's Discount (40%): Yes  
Preferred Health Discount (10%): Yes  
Multi Life Discount (5%): Yes

Annual premiums shown below are based on originally selected Daily Maximum, Optional Benefits and Discounts shown above.

**[5% Compound to Age 75 Benefit Increases Option]**

**Elimination Period**

**Benefit Multiplier**

	730 Days (2 Years)	1095 Days (3 Years)	1460 Days (4 Years)	1825 Days (5 Years)	2190 Days (6 Years)	2920 Days (8 Years)	3650 Days (10 Years)	[Unlimited]
30-Days	\$1,475.26	\$1,884.33	\$2,125.34	\$2,468.58	\$2,673.11	\$2,965.24	\$3,169.68	\$3,636.03
90-Days	\$1,226.93	\$1,570.26	\$1,767.38	\$2,052.19	\$2,227.47	\$2,468.48	\$2,643.76	\$3,029.93
180-Days	\$1,102.76	\$1,416.74	\$1,592.01	\$1,847.66	\$2,000.99	\$2,227.37	\$2,380.70	\$2,730.59
365-Days	\$861.84	\$1,102.86	\$1,234.34	\$1,438.87	\$1,563.04	\$1,731.00	\$1,847.85	\$2,124.87

**[Adjusting Benefit Increases Option]**

**Elimination Period**

**Benefit Multiplier**

	730 Days (2 Years)	1095 Days (3 Years)	1460 Days (4 Years)	1825 Days (5 Years)	2190 Days (6 Years)	2920 Days (8 Years)	3650 Days (10 Years)	[Unlimited]
30-Days	\$1,278.61	\$1,633.15	\$1,842.05	\$2,139.50	\$2,316.77	\$2,569.94	\$2,747.12	\$3,151.34
90-Days	\$1,063.34	\$1,360.78	\$1,531.69	\$1,778.50	\$1,930.40	\$2,139.21	\$2,291.12	\$2,625.80
180-Days	\$955.70	\$1,227.88	\$1,379.78	\$1,601.32	\$1,734.23	\$1,930.40	\$2,063.31	\$2,366.55
365-Days	\$746.89	\$955.80	\$1,069.70	\$1,246.97	\$1,354.51	\$1,500.15	\$1,601.42	\$1,841.48

**[Graded Benefit Increases Option]**

**Elimination Period**

**Benefit Multiplier**

	730 Days (2 Years)	1095 Days (3 Years)	1460 Days (4 Years)	1825 Days (5 Years)	2190 Days (6 Years)	2920 Days (8 Years)	3650 Days (10 Years)	[Unlimited]
30-Days	\$1,534.25	\$1,959.57	\$2,210.18	\$2,567.19	\$2,779.80	\$3,083.61	\$3,296.31	\$3,781.29
90-Days	\$1,276.04	\$1,633.05	\$1,838.06	\$2,134.37	\$2,316.58	\$2,567.19	\$2,749.49	\$3,151.15
180-Days	\$1,146.94	\$1,473.45	\$1,655.76	\$1,921.66	\$2,081.07	\$2,316.58	\$2,476.08	\$2,839.93
365-Days	\$896.23	\$1,146.94	\$1,283.64	\$1,496.25	\$1,625.36	\$1,800.06	\$1,921.66	\$2,209.61

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE CLASSIC SELECT<sup>SM</sup> INDIVIDUAL PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today<sup>®</sup>

Long Term Care Insurance Policy Form Series 7042 Rev

**COST OF WAITING**

(Assumes Annual Premium Mode)

**Valued Customer**

Daily Benefit Maximum: \$200  
Benefit Multiplier: 730 Days  
Personal Benefit Account: \$146,000  
Elimination Period: 30 Days  
Benefit Increase Option: None  
Home Care Option: 100%

Age: 65  
Annual Premium: \$1,111.50

Premium Payment Period: Lifetime

Restoration of Benefits Option: None  
Survivorship 10-year Option: None  
Enhanced Survivorship 7-year Option: None  
Waiver of Home Care Elimination Period Option: None  
Monthly Benefits Option: None  
NonForfeiture Benefit Option: None  
Return of Premium Option: None

Couple's Discount (40%): Yes  
Preferred Health Discount (10%): Yes  
Multi Life Discount (5%): Yes

Based on the coverage listed above, and assuming that your health would not affect the underwriting class shown, this is how much more you might pay, if you postpone purchasing this coverage.

Values shown do not take into consideration the time value of money, i.e., that due to inflation, a dollar in the future has less value than a dollar today.

When Purchased	Age	Daily Benefit Amount	Annualized Premium	If Premium Paid To Age 85 of Proposed Insured	Cost of Waiting
Today	65	\$200	\$1,112	\$22,240	\$0
In 1 Year	66	\$210	\$1,307	\$24,833	\$2,593
In 5 Years	70	\$255	\$2,277	\$34,155	\$11,915
In 10 Years	75	\$325	\$5,002	\$50,020	\$27,780

***Reasons to Buy LTC Insurance Now!***

**Each Year You Wait Means you...**

- ☐ Have no long term care insurance should you need it.
- ☐ May have to choose a higher benefit level to keep up with rising long term care costs.
- ☐ Will pay higher premium rates for the same coverage due to your increased age.
- ☐ Put yourself at risk of not being in good health and able to qualify for coverage.
- ☐ Current plans and benefits may not be available.

- 
- ☐ Assumes Annual premium mode for your plan options rounded to the nearest dollar. However your total premiums will be higher for other modes. These premium amounts are for the current product series only and are subject to change on our offerings.
  - ☐ Assumes 5% compound inflation of Daily Benefit Amount for purpose of illustration.



A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE CLASSIC SELECT <sup>SM</sup> INDIVIDUAL PLAN]**

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Long Term Care Insurance Policy Form Series 7042 Rev

**BREAK EVEN ANALYSIS**

(Assumes Annual Premium Mode)

**Valued Customer**

Daily Benefit Maximum:	\$200	Age:	65
Benefit Multiplier:	730 Days	Annual Premium:	\$1,111.50
Personal Benefit Account:	\$146,000	Yearly Payment Total:	\$1,111.50
Elimination Period:	30 Days		
Benefit Increase Option:	None	Premium Payment Period:	Lifetime
Home Care Option:	100%		

Restoration of Benefits Option:	None		
Survivorship 10-year Option:	None		
Enhanced Survivorship 7-year Option:	None		
Waiver of Home Care Elimination Period Option:	None		
Monthly Benefits Option:	None	Couple's Discount (40%):	Yes
NonForfeiture Benefit Option:	None	Preferred Health Discount (10%):	Yes
Return of Premium Option:	None	Multi Life Discount (5%):	Yes

Number of Years Premiums are Paid	Total Premium Paid	Daily Benefit	Break Even Days
2	\$2,224	\$200	12
5	\$5,560	\$200	28
10	\$11,120	\$200	56
15	\$16,680	\$200	84
20	\$22,240	\$200	112
25	\$27,800	\$200	139

- ☐ The "Break Even Analysis" illustrates the maximum number of days of care you could pay for, if you were to use only the premiums paid for the policy as depicted.
- ☐ Break Even Days is derived by dividing Total Premium PAID for the policy over time by the daily or monthly benefit. All premium amounts shown are rounded to the nearest dollars.

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE CLASSIC SELECT <sup>SM</sup> INDIVIDUAL PLAN]**

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Long Term Care Insurance Policy Form Series 7042 Rev

**PAYMENT OPTIONS COMPARISON**

**Valued Customer**

Daily Benefit Maximum:	\$200	Age:	65
Benefit Multiplier:	730 Days	Annual Premium:	\$1,111.50
Personal Benefit Account:	\$146,000	Yearly Payment Total:	\$1,111.50
Elimination Period:	30 Days		
Benefit Increase Option:	None	Premium Payment Period:	Lifetime
Home Care Option:	100%		

Restoration of Benefits Option:	None		
Survivorship 10-year Option:	None		
Enhanced Survivorship 7-year Option:	None		
Waiver of Home Care Elimination Period Option:	None		
Monthly Benefits Option:	None	Couple's Discount (40%):	Yes
NonForfeiture Benefit Option:	None	Preferred Health Discount (10%):	Yes
Return of Premium Option:	None	Multi Life Discount (5%):	Yes

		Lifetime		10-Pay		Pay-To-65	
Policy Period	Age	Total Premium Paid	Policy Paid Up	Total Premium Paid	Policy Paid Up	Total Premium Paid	Policy Paid Up
First Year	65	\$1,111.50	No	\$2,145.19	No	N/A	N/A
After 10 Years	75	\$11,115.00	No	\$21,451.90	Yes	N/A	N/A
After 20 Years	85	\$22,230.00	No	\$21,451.90	Yes	N/A	N/A
After 30 Years	95	\$33,345.00	No	\$21,451.90	Yes	N/A	N/A

- 
- ☐ This page is intended to show how the total premiums paid vary at different stages of the policy period for different payment options.
  - ☐ When you choose Limited Pay (10-Pay or Pay-To-65), the company has the right to increase premiums during the payment period.

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE CLASSIC SELECT <sup>SM</sup> INDIVIDUAL PLAN]**

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Long Term Care Insurance Policy Form Series 7042 Rev

**Important Notes**

- ❑ This proposal is intended for illustrative purposes only and is subject to underwriting approval.
- ❑ While we reserve the right to raise future premiums for all policyholders by class and state, your premiums will never increase due to changes in your health status or age.
- ❑ Dollar amounts may be rounded for purposes of illustration.
- ❑ Certain eligibility requirements must be met to qualify for the preferred health, multi life and couples discounts.
  - Couples Discount is 25% if only one becomes insured.
  - Policies qualifying for the Multi Life Discount will have a 5% discount taken from the net premium after all other applicable discounts (i.e. preferred health, couples, etc.) have been applied.
- ❑ Please refer to the outline of coverage, which is delivered in conjunction with this illustration, for specific benefits, exclusions, and limitations (the actual policy issued governs the benefits, exclusions and limitations).



**A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
GENWORTH LIFE INSURANCE COMPANY  
[Multi-Life] Long Term Care Insurance**

**LTC Policy Form Series 7042 Rev  
To be issued in Arkansas**

**Prepared For : ABC Company**

**Presented By : LTC Agent**  
Organization : Genworth Financial  
Address : 6620 W Broad Street  
Any City  
AK  
23230  
Telephone : (123) 456-7890  
Fax : (123) 456-7890  
License # : 1234567890

**Prepared : July 26 2010**

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

<b>Plan Options Plan Choice</b>	<b>Plan 1 Classic Select Shared Plan</b>	<b>[Plan 2] [Classic Select Shared Plan]</b>	<b>[Plan 3] [Classic Select Shared Plan]</b>
Daily Benefit Maximum:	\$200	[\$200]	[\$200]
Benefit Multiplier:	1460 Days	[1460 Days]	[1460 Days]
Personal Benefit Account:	\$292,000	[\$292,000]	[\$292,000]
Elimination Period:	30 Days	[30 Days]	[30 Days]
Benefit Increase Option:	None	[None]	[None]
Restoration of Benefits Option:	None	[None]	[None]
Survivorship 10-year Option:	None	[None]	[None]
Enhanced Survivorship 7-year Option:	None	[None]	[None]
Waiver of Home Care Elimination Period Option:	None	[None]	[None]
Monthly Benefits Option:	None	[None]	[None]
NonForfeiture Benefit Option:	None	[None]	[None]
Modal Payment:	Annual	[Annual]	[Annual]

[Assumed combined, marginal federal, state and local Corporate Tax Rate (C-corp): 10%]

**Participants Summary**

	<b>Name</b>	<b>Spouse/ Partner</b>	<b>Age</b>	<b>Preferred Couple's Discount Discount</b>	<b>Plan 1</b>	<b>[Plan 2]</b>	<b>[Plan 3]</b>
1	Valued Customer		65	Yes No*	\$1,470.60	[\$1,470.60]	[\$1,470.60]
		Spouse	65	Yes No*	\$1,470.60	[\$1,470.60]	[\$1,470.60]
	<b>Totals</b>				<b>\$2,941.20</b>	<b>[\$2,941.20]</b>	<b>[\$2,941.20]</b>
	<b>[Total After Tax Cost</b>				<b>\$2,647.08</b>	<b>\$2,647.08</b>	<b>\$2,647.08]</b>

\*Included in the Rates.

This Multi-Life Long Term Care Insurance quote(s) above are provided for illustrative purposes only and are subject to change. The information herein has been prepared for the Company/Business outlined on the cover page of this illustration. As such, the information is based on the products and applicable features, benefits and rates approved in the State in which the Company/Business maintains its principal place of business, or as otherwise designated by the Company/Business. Products and applicable features, benefits, rates or possible discounts may vary where Participant resides in a State other than the State quoted for Company/Business. As a result of these factors, the actual premium for each applicant for any policy may be higher or lower than the premium quoted.

Our policies are intended to be qualified long term care insurance contracts under federal tax law. You should consult your tax advisor to determine the income tax implications of paying premiums and receiving benefit payments. The discussion of tax treatment is not intended as tax advice.

[The above premium includes multi life discount.]



A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE CLASSIC SELECT <sup>SM</sup> SHARED PLAN]**

To be issued in Arkansas

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Long Term Care Insurance Policy Form Series 7042 Rev

**SUMMARY**

**Presented By:** LTC Agent  
Organization: Genworth Financial  
Address: 6620 W Broad Street  
Any City, AK 23230  
Telephone: (123) 456-7890  
Fax: (123) 456-7890  
License #: 1234567890

**For:** Valued Customer & Spouse  
Address: Pedder Street  
City, AK, 12345

---

**Selected Policy Information**

Benefit Plan:	<b><u>Long Term Care Classic Select Shared Plan</u></b>
Age:	Valued Customer: 65 Spouse: 65
Daily Benefit Maximum:	\$200
Benefit Multiplier:	1460 Days
Elimination Period:	30 Days
Benefit Increase Option:	None
Restoration of Benefits Option:	None
Survivorship 10-year Option:	None
Enhanced Survivorship 7-year Option:	None
Waiver of Home Care Elimination Period Option:	None
Monthly Benefits Option:	None
Nonforfeiture Benefit Option:	None
Modal Payment:	Annual

---

**Selected Discounts and Modal Premiums**

	<b><u>Valued Customer &amp; Spouse</u></b>
Gross Individual Modal Premium	\$3,440.00
Preferred Health Discount	\$344.00
Couple's Discount (Included in rates)	\$0.00
<b>Total Individual Modal Premium</b>	<b>\$3,096.00</b>
Multi Life Discount (5%)	\$154.80
<b>Net Individual Modal Premium</b>	<b>\$2,941.20</b>

---

**Modal Premium Payment Options**

			<b><u>Valued Customer &amp; Spouse</u></b>	
Mode	Factor	Annual Percentage Rate	<b><u>Yearly Total Payment</u></b>	
Annual:	1.00	0	\$2,941.20	(\$2,941.20 x 1)
Semi-Annual:	0.51	8.2%	\$3,000.02	(\$1,500.01 x 2)
Quarterly:	0.26	10.8%	\$3,058.84	(\$764.71 x 4)
Monthly (EFT only):	0.09	17.2%	\$3,176.52	(\$264.71 x 12)

---

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE CLASSIC SELECT <sup>SM</sup> SHARED PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today<sup>®</sup>

Long Term Care Insurance Policy Form Series 7042 Rev

**INDIVIDUAL SUMMARY**

**Presented By:** LTC Agent  
Organization: Genworth Financial  
Address: 6620 W Broad Street  
Any City, AK 23230  
Telephone: (123) 456-7890  
Fax: (123) 456-7890  
License #: 1234567890

**For:** Valued Customer & Spouse  
Address: Pedder Street  
City, AK, 12345

**Proposed Plan Benefits**

Daily Benefit Maximum:	\$200	Age of Valued Customer:	65
Benefit Multiplier:	1460 Days	Age of Spouse:	65
Personal Benefit Account:	\$292,000	Annual Premium:	\$2,941.20
Elimination Period:	30 Days	Yearly Payment Total:	\$2,941.20
Benefit Increase Option:	None		

Restoration of Benefits Option: None  
Survivorship 10-year Option: None  
Enhanced Survivorship 7-year Option: None  
Waiver of Home Care Elimination Period Option: None  
Monthly Benefits Option: None  
NonForfeiture Benefit Option: None

Couple's Discount: Included in rates  
Preferred Health Discount for  
Valued Customer: Yes  
Spouse: Yes  
Multi Life Discount for  
Valued Customer: Yes  
Spouse: Yes

**Modal Premium Payment Options**

Mode	Factor	Annual Percentage Rate	<b><u>Valued Customer &amp; Spouse</u></b>	
			<b><u>Yearly Total Payment</u></b>	
Annual:	1.00	0	\$2,941.20	(\$2,941.20 x 1)
Semi-Annual:	0.51	8.2%	\$3,000.02	(\$1,500.01 x 2)
Quarterly:	0.26	10.8%	\$3,058.84	(\$764.71 x 4)
Monthly (EFT only):	0.09	17.2%	\$3,176.52	(\$264.71 x 12)

- ☐ Please see the Important Notes for additional information on the last page of the illustration.
- ☐ **MODAL PREMIUM DISCLOSURE:** Although premiums are calculated on an annual basis, premiums may be shown on a monthly, quarterly or semi-annual basis. Annual premiums may be paid in advance at the beginning of each coverage year. However, your premiums may be paid on a more frequent basis throughout your coverage year. If you pay your premiums more frequently than annually (e.g. monthly, quarterly or semi-annually), there will be additional charges that apply. The more frequent the premium payment mode, the more charges you will incur. For example, the total annual premium paid on a monthly basis will be more than the total premium paid on a quarterly basis. As a result, the total annual premiums paid will be higher for Monthly, Quarterly or Semi-Annual payment modes than if you paid premiums on an Annual mode. For more information, please refer to the Modal Premium Disclosure in your Policy or Certificate.



**Insurance and annuity products:**

- Are not deposits.
- Are not insured by the FDIC or any other federal government agency.
- May decrease in value.
- Are not guaranteed by the bank or its affiliates.

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE CLASSIC SELECT <sup>SM</sup> SHARED PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today<sup>®</sup>

Long Term Care Insurance Policy Form Series 7042 Rev

**BENEFIT OPTIONS COMPARISON**

(Assumes Annual Premium Mode)

Your total annual payments will be higher for other modes

Daily Benefit Maximum:	\$200	Age of Valued Customer:	65
Benefit Multiplier:	1460 Days	Age of Spouse:	65
Personal Benefit Account:	\$292,000	Annual Premium:	\$2,941.20
Elimination Period:	30 Days		
Benefit Increase Option:	None		

Restoration of Benefits Option:	None	Couple's Discount:	Included in rates
Survivorship 10-year Option:	None	Preferred Health Discount for	
Enhanced Survivorship 7-year Option:	None	Valued Customer:	Yes
Waiver of Home Care Elimination Period Option:	None	Spouse:	Yes
Monthly Benefits Option:	None	Multi Life Discount for	
NonForfeiture Benefit Option:	None	Valued Customer:	Yes
		Spouse:	Yes

Benefit Option	Change Benefit To	New Annual Premium	Amount of Change
Daily Benefit Maximum	\$100 Per Day	\$1,470.60	(\$1,470.60)
	\$150 Per Day	\$2,205.90	(\$735.30)
	\$250 Per Day	\$3,676.50	\$735.30
	\$300 Per Day	\$4,411.80	\$1,470.60
Benefit Multiplier	2190 Days	\$3,454.20	\$513.00
	2920 Days	\$3,556.80	\$615.60
	3650 Days	\$4,069.80	\$1,128.60
	4380 Days	\$4,377.60	\$1,436.40
	5840 Days	\$4,856.40	\$1,915.20
	7300 Days	\$5,198.40	\$2,257.20
Elimination Period	90-Day	\$2,462.40	(\$478.80)
	180-Day	\$2,223.00	(\$718.20)
	365-Day	\$1,710.00	(\$1,231.20)
Benefit Increase Option	5% Equal	\$4,382.05	\$1,440.85
	3% Compound	\$4,178.90	\$1,237.70
	5% Compound	\$5,223.37	\$2,282.17
Restoration of Benefits Option	Include	\$3,235.32	\$294.12
[Waiver of Home Care Elimination Period Option	Include	\$3,205.90	\$264.70]
Monthly Benefits Option	Include	\$3,117.68	\$176.48
NonForfeiture Benefit Option	Include	\$3,823.56	\$882.36
Survivorship 10-Year Option	Include	\$3,205.90	\$264.70
Enhanced Survivorship 7-year Option	Include	\$3,382.38	\$441.18

❑ This page is intended to show how selecting different benefit options would affect an annual premium. Premium differences illustrated above are based on changing a single option from the chosen Benefit Options, and are not cumulative.



A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE CLASSIC SELECT <sup>SM</sup> SHARED PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today<sup>®</sup>

Long Term Care Insurance Policy Form Series 7042 Rev

**BENEFIT INCREASE COMPARISON**

(Assumes Annual Premium Mode)

Your total annual payments will be higher for other modes

Daily Benefit Maximum: \$200  
Benefit Multiplier: 1460 Days  
Personal Benefit Account: \$292,000  
Elimination Period: 30 Days  
Benefit Increase Option: None

Age of Valued Customer: 65  
Age of Spouse: 65  
Annual Premium: \$2,941.20

Restoration of Benefits Option: None  
Survivorship 10-year Option: None  
Enhanced Survivorship 7-year Option: None  
Waiver of Home Care Elimination Period Option: None  
Monthly Benefits Option: None  
NonForfeiture Benefit Option: None

Couple's Discount: Included in rates  
Preferred Health Discount for  
Valued Customer: Yes  
Spouse: Yes  
Multi Life Discount for  
Valued Customer: Yes  
Spouse: Yes

	No Increases		5% Equal		[3% Compound]		5% Compound	
Policy Year	Daily Maximum	Personal Benefit Account	Daily Maximum	Personal Benefit Account	Daily Maximum	Personal Benefit Account	Daily Maximum	Personal Benefit Account
1	\$200	\$292,000	\$200	\$292,000	\$200	\$292,000	\$200	\$292,000
5	\$200	\$292,000	\$240	\$350,400	\$225	\$328,649	\$243	\$354,928
10	\$200	\$292,000	\$290	\$423,400	\$261	\$380,994	\$310	\$452,988
15	\$200	\$292,000	\$340	\$496,400	\$303	\$441,676	\$396	\$578,140
20	\$200	\$292,000	\$390	\$569,400	\$351	\$512,024	\$505	\$737,869
25	\$200	\$292,000	\$440	\$642,400	\$407	\$593,576	\$645	\$941,729

- 
- ☐ This page is intended to show a comparison of the possible Benefit Maximums based on the available Benefit Increase Options.
  - ☐ Balance available in personal benefit account to pay for benefits will decrease as benefits are paid.
  - ☐ Compound increases are calculated each year based on personal benefit account in effect (reduced by any claim payments) as of last policy anniversary date.

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE CLASSIC SELECT <sup>SM</sup> SHARED PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today<sup>®</sup>

Long Term Care Insurance Policy Form Series 7042 Rev

**PLAN OPTIONS COMPARISON**

(Assumes Annual Premium Mode)

Your total annual payments will be higher for other modes

Daily Benefit Maximum:	\$200	Age of Valued Customer:	65
Benefit Multiplier:	1460 Days	Age of Spouse:	65
Personal Benefit Account:	\$292,000	Annual Premium:	\$2,941.20
Elimination Period:	30 Days		
Benefit Increase Option:	None		

Restoration of Benefits Option:	None	Couple's Discount:	Included in rates
Survivorship 10-year Option:	None	Preferred Health Discount for	
Enhanced Survivorship 7-year Option:	None	Valued Customer:	Yes
Waiver of Home Care Elimination Period Option:	None	Spouse:	Yes
Monthly Benefits Option:	None	Multi Life Discount for	
NonForfeiture Benefit Option:	None	Valued Customer:	Yes
		Spouse:	Yes

Annual premiums shown below are based on originally selected Daily Maximum, Optional Benefits and Discounts shown above.

**No Benefit Increases Option**

Elimination Period	Benefit Multiplier						
	1460 Days	2190 Days	2920 Days	3650 Days	4380 Days	5840 Days	7300 Days
	(4 Years)	(6 Years)	(8 Years)	(10 Years)	(12 Years)	(16 Years)	(20 Years)
30-Days	\$2,941.20	\$3,454.20	\$3,556.80	\$4,069.80	\$4,377.60	\$4,856.40	\$5,198.40
90-Days	\$2,462.40	\$2,872.80	\$2,975.40	\$3,385.80	\$3,625.20	\$4,035.60	\$4,309.20
180-Days	\$2,223.00	\$2,599.20	\$2,667.60	\$3,043.80	\$3,283.20	\$3,625.20	\$3,898.80
365-Days	\$1,710.00	\$2,017.80	\$2,086.20	\$2,359.80	\$2,530.80	\$2,838.60	\$3,009.60

**5% Equal Benefit Increases Option**

Elimination Period	Benefit Multiplier						
	1460 Days	2190 Days	2920 Days	3650 Days	4380 Days	5840 Days	7300 Days
	(4 Years)	(6 Years)	(8 Years)	(10 Years)	(12 Years)	(16 Years)	(20 Years)
30-Days	\$4,382.05	\$5,363.59	\$5,714.14	\$6,275.02	\$6,695.68	\$7,431.66	\$7,957.66
90-Days	\$3,645.72	\$4,487.04	\$4,767.48	\$5,223.37	\$5,608.80	\$6,204.91	\$6,625.57
180-Days	\$3,260.29	\$4,031.50	\$4,276.71	\$4,697.37	\$5,047.92	\$5,573.92	\$5,994.58
365-Days	\$2,559.19	\$3,154.95	\$3,330.40	\$3,645.72	\$3,926.16	\$4,346.82	\$4,627.26

**[3% Compound Benefit Increases Option]**

Elimination Period	Benefit Multiplier						
	1460 Days	2190 Days	2920 Days	3650 Days	4380 Days	5840 Days	7300 Days
	(4 Years)	(6 Years)	(8 Years)	(10 Years)	(12 Years)	(16 Years)	(20 Years)
30-Days	\$4,178.90	\$5,048.26	\$5,328.70	\$6,141.98	\$6,646.77	\$7,375.91	\$7,880.71
90-Days	\$3,477.46	\$4,206.60	\$4,430.95	\$5,104.01	\$5,552.71	\$6,141.98	\$6,590.68
180-Days	\$3,140.93	\$3,785.94	\$4,010.29	\$4,598.87	\$4,991.49	\$5,524.67	\$5,917.28
365-Days	\$2,439.83	\$2,944.62	\$3,112.88	\$3,561.59	\$3,898.12	\$4,290.73	\$4,627.26

**5% Compound Benefit Increases Option**

Elimination Period	Benefit Multiplier						
	1460 Days	2190 Days	2920 Days	3650 Days	4380 Days	5840 Days	7300 Days
	(4 Years)	(6 Years)	(8 Years)	(10 Years)	(12 Years)	(16 Years)	(20 Years)
30-Days	\$5,223.37	\$6,309.90	\$6,660.45	\$7,677.22	\$8,308.21	\$9,219.64	\$9,850.63
90-Days	\$4,346.82	\$5,258.25	\$5,538.69	\$6,380.01	\$6,940.89	\$7,677.22	\$8,238.10
180-Days	\$3,926.16	\$4,732.60	\$5,013.04	\$5,749.02	\$6,239.79	\$6,906.01	\$7,375.91
365-Days	\$3,049.96	\$3,680.95	\$3,891.28	\$4,452.16	\$4,872.82	\$5,363.59	\$6,141.98

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE CLASSIC SELECT<sup>SM</sup> SHARED PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today<sup>®</sup>

Long Term Care Insurance Policy Form Series 7042 Rev

**COST OF WAITING**

(Assumes Annual Premium Mode)

Daily Benefit Maximum: \$200  
Benefit Multiplier: 1460 Days  
Personal Benefit Account: \$292,000  
Elimination Period: 30 Days  
Benefit Increase Option: None

Age of Valued Customer: 65  
Age of Spouse: 65  
Annual Premium: \$2,941.20

Restoration of Benefits Option: None  
Survivorship 10-year Option: None  
Enhanced Survivorship 7-year Option: None  
Waiver of Home Care Elimination Period Option: None  
Monthly Benefits Option: None  
NonForfeiture Benefit Option: None

Couple's Discount: Included in rates  
Preferred Health Discount for  
Valued Customer: Yes  
Spouse: Yes  
Multi Life Discount for  
Valued Customer: Yes  
Spouse: Yes

Based on the coverage listed above, and assuming that your health would not affect the underwriting class shown, this is how much more you might pay, if you postpone purchasing this coverage.

Values shown do not take into consideration the time value of money, i.e., that due to inflation, a dollar in the future has less value than a dollar today.

When Purchased	Age1	Age2	Daily Benefit Amount	Annualized Premium	Premium Paid Until Older Insured Reaches Age 85	Cost of Waiting
Today	65	65	\$200	\$2,941	\$58,820	\$0
In 1 Year	66	66	\$210	\$3,483	\$66,177	\$7,357
In 5 Years	70	70	\$255	\$6,061	\$90,915	\$32,095
In 10 Years	75	75	\$325	\$13,282	\$132,820	\$74,000

***Reasons to Buy LTC Insurance Now!***

**Each Year You Wait Means you...**

- ☐ Have no long term care insurance should you need it.
- ☐ May have to choose a higher benefit level to keep up with rising long term care costs.
- ☐ Will pay higher premium rates for the same coverage due to your increased age.
- ☐ Put yourself at risk of not being in good health and able to qualify for coverage.
- ☐ Current plans and benefits may not be available.

- 
- ☐ Assumes Annual premium mode for your plan options rounded to the nearest dollar. However your total premiums will be higher for other modes. These premium amounts are for the current product series only and are subject to change on our offerings.
  - ☐ Assumes 5% compound inflation of Daily Benefit Amount for purpose of illustration.

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE CLASSIC SELECT <sup>SM</sup> SHARED PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today<sup>®</sup>

Long Term Care Insurance Policy Form Series 7042 Rev

**BREAK EVEN ANALYSIS**

(Assumes Annual Premium Mode)

Daily Benefit Maximum: \$200  
 Benefit Multiplier: 1460 Days  
 Personal Benefit Account: \$292,000  
 Elimination Period: 30 Days  
 Benefit Increase Option: None

Age of Valued Customer: 65  
 Age of Spouse: 65  
 Annual Premium: \$2,941.20  
 Yearly Payment Total: \$2,941.20

Restoration of Benefits Option: None  
 Survivorship 10-year Option: None  
 Enhanced Survivorship 7-year Option: None  
 Waiver of Home Care Elimination Period Option: None  
 Monthly Benefits Option: None  
 NonForfeiture Benefit Option: None

Couple's Discount: Included in rates  
 Preferred Health Discount for  
 Valued Customer: Yes  
 Spouse: Yes  
 Multi Life Discount for  
 Valued Customer: Yes  
 Spouse: Yes

Number of Years Premiums are Paid	Total Premium Paid	Daily Benefit	Break Even Days
2	\$5,882	\$200	30
5	\$14,705	\$200	74
10	\$29,410	\$200	148
15	\$44,115	\$200	221
20	\$58,820	\$200	295
25	\$73,525	\$200	368

- ☐ The "Break Even Analysis" illustrates the maximum number of days of care you could pay for, if you were to use only the premiums paid for the policy as depicted.
- ☐ Break Even Days is derived by dividing Total Premium PAID for the policy over time by the daily or monthly benefit. All premium amounts shown are rounded to the nearest dollars.

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE CLASSIC SELECT <sup>SM</sup> SHARED PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today<sup>®</sup>

Long Term Care Insurance Policy Form Series 7042 Rev

**Important Notes**

- ☐ This proposal is intended for illustrative purposes only and is subject to underwriting approval.
- ☐ While we reserve the right to raise future premiums for all policyholders by class and state, your premiums will never increase due to changes in your health status or age.
- ☐ Dollar amounts may be rounded for purposes of illustration.
- ☐ Certain eligibility requirements must be met to qualify for the preferred health and multi life discounts.
  - ☐ Policies qualifying for the Multi Life Discount will have a 5% discount taken from the net premium after all other applicable discounts (i.e. preferred health, couples, etc.) have been applied.
- ☐ Please refer to the outline of coverage, which is delivered in conjunction with this illustration, for specific benefits, exclusions, and limitations (the actual policy issued governs the benefits, exclusions and limitations).



**A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
GENWORTH LIFE INSURANCE COMPANY  
[Multi-Life] Long Term Care Insurance**

**LTC Policy Form Series 7044 Rev  
To be issued in Arkansas**

**Prepared For : ABC Company**

**Presented By : LTC Agent**  
Organization : Genworth Financial  
Address : 6620 W Broad Street  
Any City  
AK  
23230  
Telephone : (123) 456-7890  
Fax : (123) 456-7890  
License # : 1234567890

**Prepared : July 26 2010**

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

<b>Plan Options Plan Choice</b>	<b>Plan 1 Privileged Choice Individual Plan</b>	<b>[Plan 2] [Privileged Choice Individual Plan]</b>	<b>[Plan 3] [Privileged Choice Individual Plan]</b>
Monthly Maximum:	\$5,300	[\$5,300]	[\$5,300]
Benefit Multiplier:	24 Months	[24 Months]	[24 Months]
Personal Benefit Account:	\$127,200	[\$127,200]	[\$127,200]
Elimination Period:	30 Days	[30 Days]	[30 Days]
Benefit Increase Option:	None	[None]	[None]
Restoration of Benefits Option:	None	[None]	[None]
Enhanced Survivorship 7-year Option:	None	[None]	[None]
NonForfeiture Benefit Option:	None	[None]	[None]
Return of Premium Option:	None	[None]	[None]
Premium Payment Period:	Lifetime	[Lifetime]	[Lifetime]
Modal Payment:	Annual	[Annual]	[Annual]

[Assumed combined, marginal federal, state and local Corporate Tax Rate (C-corp): 10%]

**Participants Summary**

	<b>Name</b>	<b>Spouse/ Partner</b>	<b>Age</b>	<b>Preferred Couple's Discount Discount</b>	<b>Plan 1</b>	<b>[Plan 2]</b>	<b>[Plan 3]</b>
1	Valued Customer		65	Yes Yes	\$1,057.35	[\$1,057.35]	[\$1,057.35]
		Spouse	65	Yes Yes	\$1,057.35	[\$1,057.35]	[\$1,057.35]
	<b>Totals</b>				<b>\$2,114.70</b>	<b>[\$2,114.70]</b>	<b>[\$2,114.70]</b>
	<b>[Total After Tax Cost</b>				<b>\$1,903.23</b>	<b>\$1,903.23</b>	<b>\$1,903.23]</b>

This Multi-Life Long Term Care Insurance quote(s) above are provided for illustrative purposes only and are subject to change. The information herein has been prepared for the Company/Business outlined on the cover page of this illustration. As such, the information is based on the products and applicable features, benefits and rates approved in the State in which the Company/Business maintains its principal place of business, or as otherwise designated by the Company/Business. Products and applicable features, benefits, rates or possible discounts may vary where Participant resides in a State other than the State quoted for Company/Business. As a result of these factors, the actual premium for each applicant for any policy may be higher or lower than the premium quoted.

Our policies are intended to be qualified long term care insurance contracts under federal tax law. You should consult your tax advisor to determine the income tax implications of paying premiums and receiving benefit payments. The discussion of tax treatment is not intended as tax advice.

[The above premium includes multi life discount.]



A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE PRIVILEGED CHOICE® INDIVIDUAL PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today®

Long Term Care Insurance Policy Form Series 7044 Rev

**COMBINED SUMMARY**

**Presented By:** LTC Agent  
 Organization: Genworth Financial  
 Address: 6620 W Broad Street  
 Any City, AK 23230  
 Telephone: (123) 456-7890  
 Fax: (123) 456-7890  
 License #: 1234567890

**For:** Valued Customer & Spouse  
 Address: Pedder Street  
 City, AK, 12345

**Selected Policy Information**

Benefit Plan:	<b><u>Long Term Care Privileged Choice Individual Plan</u></b>	
	<b><u>Valued Customer</u></b>	<b><u>Spouse</u></b>
Age:	65	65
Monthly Benefit Maximum:	\$5,300	\$5,300
Benefit Multiplier:	24 Months	24 Months
Elimination Period:	30 Days	30 Days
Benefit Increase Option:	None	None
Restoration of Benefits Option:	None	None
Enhanced Survivorship 7-year Option:	None	None
NonForfeiture Benefit Option:	None	None
Return of Premium Option:	None	None
Premium Payment Period:	Lifetime	Lifetime
Modal Payment:	Annual	Annual

**Selected Discounts and Modal Premiums**

	<b><u>Valued Customer</u></b>	<b><u>Spouse</u></b>
Gross Individual Modal Premium	\$2,226.00	\$2,226.00
Preferred Health Discount (10%)	\$222.60	\$222.60
Couple's Discount (40%)	\$890.40	\$890.40
<b>Total Individual Modal Premium:</b>	<b>\$1,113.00</b>	<b>\$1,113.00</b>
Multi Life Discount (5%)	\$55.65	\$55.65
<b>Net Individual Modal Premium:</b>	<b>\$1,057.35</b>	<b>\$1,057.35</b>
<b>Net Combined Modal Premium:</b>		<b><u>\$2,114.70</u></b>

**Modal Premium Payment Options**

Mode	Factor	Annual Percentage Rate	<b><u>Valued Customer</u></b>		<b><u>Spouse</u></b>	
			<b><u>Yearly Total Payment</u></b>		<b><u>Yearly Total Payment</u></b>	
Annual:	1.00	0	\$1,057.35	(\$1,057.35 x 1)	\$1,057.35	(\$1,057.35 x 1)
Semi-Annual:	0.51	8.2%	\$1,078.50	(\$539.25 x 2)	\$1,078.50	(\$539.25 x 2)
Quarterly:	0.26	10.8%	\$1,099.64	(\$274.91 x 4)	\$1,099.64	(\$274.91 x 4)
Monthly (EFT only):	0.09	17.2%	\$1,141.92	(\$95.16 x 12)	\$1,141.92	(\$95.16 x 12)



A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE PRIVILEGED CHOICE® INDIVIDUAL PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today®

Long Term Care Insurance Policy Form Series 7044 Rev

**INDIVIDUAL SUMMARY**

**Presented By:** LTC Agent  
Organization: Genworth Financial  
Address: 6620 W Broad Street  
Any City, AK 23230  
Telephone: (123) 456-7890  
Fax: (123) 456-7890  
License #: 1234567890

**For:** Valued Customer  
Address: Pedder Street  
City, AK, 12345

**Proposed Plan Benefits**

Monthly Maximum:	\$5,300	Age:	65
Benefit Multiplier:	24 Months	Annual Premium:	\$1,057.35
Personal Benefit Account:	\$127,200	Yearly Payment Total:	\$1,057.35
Elimination Period:	30 Days		
Benefit Increase Option:	None	Premium Payment Period:	Lifetime
Restoration of Benefits Option:	None		
Enhanced Survivorship 7-year Option:	None	Couple's Discount (40%):	Yes
NonForfeiture Benefit Option:	None	Preferred Health Discount (10%):	Yes
Return of Premium Option:	None	Multi Life Discount (5%):	Yes

**Modal Premium Payment Options**

Mode	Factor	Annual Percentage Rate	<b><u>Valued Customer</u></b> <b><u>Yearly Total Payment</u></b>	
Annual:	1.00	0	\$1,057.35	(\$1,057.35 x 1)
Semi-Annual:	0.51	8.2%	\$1,078.50	(\$539.25 x 2)
Quarterly:	0.26	10.8%	\$1,099.64	(\$274.91 x 4)
Monthly (EFT only):	0.09	17.2%	\$1,141.92	(\$95.16 x 12)

☐ Please see the Important Notes for additional information on the last page of the illustration.

- ☐ **MODAL PREMIUM DISCLOSURE:** Although premiums are calculated on an annual basis, premiums may be shown on a monthly, quarterly or semi-annual basis. Annual premiums may be paid in advance at the beginning of each coverage year. However, your premiums may be paid on a more frequent basis throughout your coverage year. If you pay your premiums more frequently than annually (e.g. monthly, quarterly or semi-annually), there will be additional charges that apply. The more frequent the premium payment mode, the more charges you will incur. For example, the total annual premium paid on a monthly basis will be more than the total premium paid on a quarterly basis. As a result, the total annual premiums paid will be higher for Monthly, Quarterly or Semi-Annual payment modes than if you paid premiums on an Annual mode. For more information, please refer to the Modal Premium Disclosure in your Policy or Certificate.



**Insurance and annuity products:**

- **Are not** deposits.
- **Are not** insured by the FDIC or any other federal government agency.
- **May** decrease in value.
- **Are not** guaranteed by the bank or its affiliates.

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE PRIVILEGED CHOICE® INDIVIDUAL PLAN]**

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Protecting Tomorrow's Independence Today®

Long Term Care Insurance Policy Form Series 7044 Rev

**BENEFIT OPTIONS COMPARISON**

(Assumes Annual Premium Mode)

Your total annual payments will be higher for other modes

**Valued Customer**

Monthly Maximum:	\$5,300	Age:	65
Benefit Multiplier:	24 Months	Annual Premium:	\$1,057.35
Personal Benefit Account:	\$127,200		
Elimination Period:	30 Days		
Benefit Increase Option:	None	Premium Payment Period:	Lifetime
Restoration of Benefits Option:	None		
Enhanced Survivorship 7-year Option:	None	Couple's Discount (40%):	Yes
NonForfeiture Benefit Option:	None	Preferred Health Discount (10%):	Yes
Return of Premium Option:	None	Multi Life Discount (5%):	Yes

<b>Benefit Option</b>	<b>Change Benefit To</b>	<b>New Annual Premium</b>	<b>Amount of Change</b>
Monthly Benefit Maximum	\$4,300 Per Month	\$857.85	(\$199.50)
	\$4,800 Per Month	\$957.60	(\$99.75)
	\$5,800 Per Month	\$1,157.10	\$99.75
	\$6,300 Per Month	\$1,256.85	\$199.50
Benefit Multiplier	36 Months	\$1,309.10	\$251.75
	48 Months	\$1,434.98	\$377.63
	60 Months	\$1,636.37	\$579.02
	72 Months	\$1,762.25	\$704.90
	96 Months	\$1,963.65	\$906.30
	120 Months	\$2,114.70	\$1,057.35
	Unlimited	\$2,366.45	\$1,309.10
Elimination Period	90-Day	\$956.65	(\$100.70)
	180-Day	\$906.30	(\$151.05)
Benefit Increase Option	5% Equal	\$1,548.26	\$490.91
	3% Compound	\$1,486.33	\$428.98
	5% Compound	\$1,857.92	\$800.57
	[5% Compound to 75	\$1,393.44	\$336.09]
	[Adjusting	\$1,207.64	\$150.29]
	[Graded	\$1,449.07	\$391.72]
[Restoration of Benefits Option	Include	\$1,163.09	\$105.74]
NonForfeiture Benefit Option	Include	\$1,374.56	\$317.21
Enhanced Survivorship 7-year Option	Include	\$1,110.21	\$52.86
[Return of Premium Option – Graded]			
Return of Premium Option - After 10 Years	Include	\$1,543.73	\$486.38

☐ This page is intended to show how selecting different benefit options would affect an annual premium. Premium differences illustrated above are based on changing a single option from the chosen Benefit Options, and are not cumulative.

**A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE PRIVILEGED CHOICE® INDIVIDUAL PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today®

Long Term Care Insurance Policy Form Series 7044 Rev

**BENEFIT INCREASE COMPARISON**

(Assumes Annual Premium Mode)

Your total annual payments will be higher for other modes

**Valued Customer**

Monthly Maximum:	\$5,300	Age:	65
Benefit Multiplier:	24 Months	Annual Premium:	\$1,057.35
Personal Benefit Account:	\$127,200		
Elimination Period:	30 Days		
Benefit Increase Option:	None	Premium Payment Period:	Lifetime
Restoration of Benefits Option:	None		
Enhanced Survivorship 7-year Option:	None	Couple's Discount (40%):	Yes
NonForfeiture Benefit Option:	None	Preferred Health Discount (10%):	Yes
Return of Premium Option:	None	Multi Life Discount (5%):	Yes

	No Increases		5% Equal		[3% Compound]		5% Compound	
Policy Year	Monthly Maximum	Personal Benefit Account	Monthly Maximum	Personal Benefit Account	Monthly Maximum	Personal Benefit Account	Monthly Maximum	Personal Benefit Account
1	\$5,300	\$127,200	\$5,300	\$127,200	\$5,300	\$127,200	\$5,300	\$127,200
5	\$5,300	\$127,200	\$6,360	\$152,640	\$5,965	\$143,165	\$6,442	\$154,612
10	\$5,300	\$127,200	\$7,685	\$184,440	\$6,915	\$165,967	\$8,222	\$197,329
15	\$5,300	\$127,200	\$9,010	\$216,240	\$8,017	\$192,401	\$10,494	\$251,847
20	\$5,300	\$127,200	\$10,335	\$248,040	\$9,294	\$223,046	\$13,393	\$321,428
25	\$5,300	\$127,200	\$11,660	\$279,840	\$10,774	\$258,571	\$17,093	\$410,233

	[ 5% Compound to Age 75]		[Adjusting]		[Graded]	
Policy Year	Monthly Maximum	Personal Benefit Account	Monthly Maximum	Personal Benefit Account	Monthly Maximum	Personal Benefit Account
1	\$5,300	\$127,200	\$5,300	\$127,200	\$5,300	\$127,200
5	\$6,442	\$154,612	\$5,936	\$142,464	\$5,965	\$143,165
10	\$8,222	\$197,329	\$6,731	\$161,544	\$6,915	\$165,967
15	\$8,222	\$197,329	\$6,731	\$161,544	\$7,635	\$183,241
20	\$8,222	\$197,329	\$6,731	\$161,544	\$8,430	\$202,313
25	\$8,222	\$197,329	\$6,731	\$161,544	\$9,307	\$223,370

- ☐ This page is intended to show a comparison of the possible Benefit Maximums based on the available Benefit Increase Options.
- ☐ Balance available in personal benefit account to pay for benefits will decrease as benefits are paid.

**A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE PRIVILEGED CHOICE® INDIVIDUAL PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today®

Long Term Care Insurance Policy Form Series 7044 Rev

**PLAN OPTIONS COMPARISON**

(Assumes Annual Premium Mode)

Your total annual payments will be higher for other modes

**Valued Customer**

Monthly Maximum:	\$5,300	Age:	65
Benefit Multiplier:	24 Months	Annual Premium:	\$1,057.35
Personal Benefit Account:	\$127,200		
Elimination Period:	30 Days		
Benefit Increase Option:	None	Premium Payment Period:	Lifetime
Restoration of Benefits Option:	None		
Enhanced Survivorship 7-year Option:	None	Couple's Discount (40%):	Yes
NonForfeiture Benefit Option:	None	Preferred Health Discount (10%):	Yes
Return of Premium Option:	None	Multi Life Discount (5%):	Yes

Annual premiums shown below are based on originally selected Monthly Maximum, Optional Benefits and Discounts shown above.

**No Benefit Increases Option**

Elimination Period	Benefit Multiplier							
	24 Months	36 Months	48 Months	60 Months	72 Months	96 Months	120 Months	[Unlimited]
	(2 Years)	(3 Years)	(4 Years)	(5 Years)	(6 Years)	(8 Years)	(10 Years)	
30-Days	\$1,057.35	\$1,309.10	\$1,434.98	\$1,636.38	\$1,762.25	\$1,963.65	\$2,114.70	\$2,366.45
90-Days	\$956.65	\$1,183.23	\$1,309.10	\$1,485.33	\$1,611.20	\$1,787.43	\$1,913.30	\$2,139.88
180-Days	\$906.30	\$1,132.88	\$1,233.58	\$1,409.80	\$1,535.68	\$1,711.90	\$1,812.60	\$2,039.18

**5% Equal Benefit Increases Option**

Elimination Period	Benefit Multiplier							
	24 Months	36 Months	48 Months	60 Months	72 Months	96 Months	120 Months	[Unlimited]
	(2 Years)	(3 Years)	(4 Years)	(5 Years)	(6 Years)	(8 Years)	(10 Years)	
30-Days	\$1,548.26	\$2,038.67	\$2,296.72	\$2,554.76	\$2,735.26	\$3,019.24	\$3,225.67	\$3,700.73
90-Days	\$1,419.37	\$1,857.92	\$2,090.28	\$2,322.39	\$2,477.22	\$2,761.19	\$2,941.70	\$3,383.52
180-Days	\$1,341.83	\$1,754.70	\$1,987.06	\$2,193.50	\$2,348.32	\$2,606.37	\$2,786.87	\$3,198.48

**[3% Compound Benefit Increases Option]**

Elimination Period	Benefit Multiplier							
	24 Months	36 Months	48 Months	60 Months	72 Months	96 Months	120 Months	[Unlimited]
	(2 Years)	(3 Years)	(4 Years)	(5 Years)	(6 Years)	(8 Years)	(10 Years)	
30-Days	\$1,486.33	\$1,899.20	\$2,146.92	\$2,497.86	\$2,704.30	\$2,993.31	\$3,199.74	\$3,679.58
90-Days	\$1,362.47	\$1,734.05	\$1,940.49	\$2,270.79	\$2,456.58	\$2,724.94	\$2,910.73	\$3,341.23
180-Days	\$1,279.90	\$1,651.48	\$1,857.92	\$2,146.92	\$2,332.72	\$2,580.44	\$2,766.23	\$3,172.05

**5% Compound Benefit Increases Option**

Elimination Period	Benefit Multiplier							
	24 Months	36 Months	48 Months	60 Months	72 Months	96 Months	120 Months	[Unlimited]
	(2 Years)	(3 Years)	(4 Years)	(5 Years)	(6 Years)	(8 Years)	(10 Years)	
30-Days	\$1,857.92	\$2,374.00	\$2,683.66	\$3,122.46	\$3,380.50	\$3,741.76	\$3,999.80	\$4,599.47
90-Days	\$1,703.09	\$2,167.57	\$2,425.61	\$2,838.48	\$3,070.85	\$3,406.18	\$3,638.54	\$4,176.53
180-Days	\$1,599.87	\$2,064.35	\$2,322.39	\$2,683.66	\$2,916.02	\$3,225.67	\$3,457.79	\$3,965.06

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE PRIVILEGED CHOICE® INDIVIDUAL PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today®

Long Term Care Insurance Policy Form Series 7044 Rev

**PLAN OPTIONS COMPARISON (Continued)**

(Assumes Annual Premium Mode)

Your total annual payments will be higher for other modes

**Valued Customer**

Monthly Maximum:	\$5,300	Age:	65
Benefit Multiplier:	24 Months	Annual Premium:	\$1,057.35
Personal Benefit Account:	\$127,200		
Elimination Period:	30 Days		
Benefit Increase Option:	None	Premium Payment Period:	Lifetime
Restoration of Benefits Option:	None		
Enhanced Survivorship 7-year Option:	None	Couple's Discount (40%):	Yes
NonForfeiture Benefit Option:	None	Preferred Health Discount (10%):	Yes
Return of Premium Option:	None	Multi Life Discount (5%):	Yes

Annual premiums shown below are based on originally selected Monthly Maximum, Optional Benefits and Discounts shown above.

**[5% Compound to Age 75 Benefit Increases Option]**

Elimination Period	Benefit Multiplier							
	24 Months	36 Months	48 Months	60 Months	72 Months	96 Months	120 Months	[Unlimited]
	(2 Years)	(3 Years)	(4 Years)	(5 Years)	(6 Years)	(8 Years)	(10 Years)	
30-Days	\$1,393.44	\$1,780.63	\$2,012.74	\$2,341.78	\$2,535.37	\$2,806.26	\$2,999.85	\$3,449.73
90-Days	\$1,277.38	\$1,625.80	\$1,819.15	\$2,128.80	\$2,303.26	\$2,554.76	\$2,728.97	\$3,132.53
180-Days	\$1,199.84	\$1,548.26	\$1,741.86	\$2,012.74	\$2,186.95	\$2,419.32	\$2,593.28	\$2,973.92

**[Adjusting Benefit Increases Option]**

Elimination Period	Benefit Multiplier							
	24 Months	36 Months	48 Months	60 Months	72 Months	96 Months	120 Months	[Unlimited]
	(2 Years)	(3 Years)	(4 Years)	(5 Years)	(6 Years)	(8 Years)	(10 Years)	
30-Days	\$1,207.64	\$1,543.23	\$1,744.38	\$2,029.61	\$2,197.27	\$2,432.16	\$2,599.82	\$2,989.78
90-Days	\$1,106.94	\$1,409.04	\$1,576.71	\$1,845.08	\$1,996.13	\$2,214.14	\$2,364.94	\$2,714.87
180-Days	\$1,039.98	\$1,341.83	\$1,509.49	\$1,744.38	\$1,895.43	\$2,096.57	\$2,247.62	\$2,577.42

**[Graded Benefit Increases Option]**

Elimination Period	Benefit Multiplier							
	24 Months	36 Months	48 Months	60 Months	72 Months	96 Months	120 Months	[Unlimited]
	(2 Years)	(3 Years)	(4 Years)	(5 Years)	(6 Years)	(8 Years)	(10 Years)	
30-Days	\$1,449.07	\$1,851.62	\$2,093.30	\$2,435.43	\$2,636.83	\$2,918.54	\$3,119.94	\$3,587.69
90-Days	\$1,328.48	\$1,690.75	\$1,891.90	\$2,214.14	\$2,395.15	\$2,656.72	\$2,837.98	\$3,257.65
180-Days	\$1,247.92	\$1,610.19	\$1,811.59	\$2,093.30	\$2,274.56	\$2,515.99	\$2,697.00	\$3,092.75

**A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE PRIVILEGED CHOICE® INDIVIDUAL PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today®

Long Term Care Insurance Policy Form Series 7044 Rev

**COST OF WAITING**

(Assumes Annual Premium Mode)

**Valued Customer**

Monthly Maximum:	\$5,300	Age:	65
Benefit Multiplier:	24 Months	Annual Premium:	\$1,057.35
Personal Benefit Account:	\$127,200		
Elimination Period:	30 Days		
Benefit Increase Option:	None	Premium Payment Period:	Lifetime
Restoration of Benefits Option:	None		
Enhanced Survivorship 7-year Option:	None	Couple's Discount (40%):	Yes
NonForfeiture Benefit Option:	None	Preferred Health Discount (10%):	Yes
Return of Premium Option:	None	Multi Life Discount (5%):	Yes

Based on the coverage listed above, and assuming that your health would not affect the underwriting class shown, this is how much more you might pay, if you postpone purchasing this coverage.  
Values shown do not take into consideration the time value of money, i.e., that due to inflation, a dollar in the future has less value than a dollar today.

When Purchased	Age	Monthly Benefit Amount	Annualized Premium	If Premium Paid To Age 85 of Proposed Insured	Cost of Waiting
Today	65	\$5,300	\$1,057	\$21,140	\$0
In 1 Year	66	\$5,565	\$1,242	\$23,598	\$2,458
In 5 Years	70	\$6,764	\$2,153	\$32,295	\$11,155
In 10 Years	75	\$8,633	\$4,757	\$47,570	\$26,430

***Reasons to Buy LTC Insurance Now!***

**Each Year You Wait Means you...**

- ☐ Have no long term care insurance should you need it.
  - ☐ May have to choose a higher benefit level to keep up with rising long term care costs.
  - ☐ Will pay higher premium rates for the same coverage due to your increased age.
  - ☐ Put yourself at risk of not being in good health and able to qualify for coverage.
  - ☐ Current plans and benefits may not be available.
- 
- ☐ Assumes Annual premium mode for your plan options rounded to the nearest dollar. However your total premiums will be higher for other modes. These premium amounts are for the current product series only and are subject to change on our offerings.
  - ☐ Assumes 5% compound inflation of Monthly Benefit Amount for purpose of illustration.

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE PRIVILEGED CHOICE® INDIVIDUAL PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today®

Long Term Care Insurance Policy Form Series 7044 Rev

**BREAK EVEN ANALYSIS**

(Assumes Annual Premium Mode)

**Valued Customer**

Monthly Maximum: \$5,300  
Benefit Multiplier: 24 Months  
Personal Benefit Account: \$127,200  
Elimination Period: 30 Days  
Benefit Increase Option: None

Age: 65  
Annual Premium: \$1,057.35  
Yearly Payment Total: \$1,057.35  
Premium Payment Period: Lifetime

Restoration of Benefits Option: None  
Enhanced Survivorship 7-year Option: None  
NonForfeiture Benefit Option: None  
Return of Premium Option: None

Couple's Discount (40%): Yes  
Preferred Health Discount (10%): Yes  
Multi Life Discount (5%): Yes

Number of Years Premiums are Paid	Total Premium Paid	Monthly Benefit	Break Even Days
2	\$2,114	\$5,300	12
5	\$5,285	\$5,300	30
10	\$10,570	\$5,300	60
15	\$15,855	\$5,300	90
20	\$21,140	\$5,300	120
25	\$26,425	\$5,300	150

- ☐ The "Break Even Analysis" illustrates the maximum number of days of care you could pay for, if you were to use only the premiums paid for the policy as depicted.
- ☐ Break Even Days is derived by dividing Total Premium PAID for the policy over time by the daily or monthly benefit. All premium amounts shown are rounded to the nearest dollars.

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE PRIVILEGED CHOICE® INDIVIDUAL PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today®

Long Term Care Insurance Policy Form Series 7044 Rev

**PAYMENT OPTIONS COMPARISON**

**Valued Customer**

Monthly Maximum: \$5,300  
 Benefit Multiplier: 24 Months  
 Personal Benefit Account: \$127,200  
 Elimination Period: 30 Days  
 Benefit Increase Option: None

Age: 65  
 Annual Premium: \$1,057.35  
 Yearly Payment Total: \$1,057.35  
 Premium Payment Period: Lifetime

Restoration of Benefits Option: None  
 Enhanced Survivorship 7-year Option: None  
 NonForfeiture Benefit Option: None  
 Return of Premium Option: None

Couple's Discount (40%): Yes  
 Preferred Health Discount (10%): Yes  
 Multi Life Discount (5%): Yes

		<b>Lifetime</b>		<b>10-Pay</b>		<b>Pay-To-65</b>	
<b>Policy Period</b>	<b>Age</b>	<b>Total Premium Paid</b>	<b>Policy Paid Up</b>	<b>Total Premium Paid</b>	<b>Policy Paid Up</b>	<b>Total Premium Paid</b>	<b>Policy Paid Up</b>
First Year	65	\$1,057.35	No	\$2,040.68	No	N/A	N/A
After 10 Years	75	\$10,573.50	No	\$20,406.80	Yes	N/A	N/A
After 20 Years	85	\$21,147.00	No	\$20,406.80	Yes	N/A	N/A
After 30 Years	95	\$31,720.50	No	\$20,406.80	Yes	N/A	N/A

- 
- ☐ This page is intended to show how the total premiums paid vary at different stages of the policy period for different payment options.
  - ☐ When you choose Limited Pay (10-Pay or Pay-To-65), the company has the right to increase premiums during the payment period.



A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE PRIVILEGED CHOICE<sup>®</sup> INDIVIDUAL PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today<sup>®</sup>

Long Term Care Insurance Policy Form Series 7044 Rev

**Important Notes**

- ☐ This proposal is intended for illustrative purposes only and is subject to underwriting approval.
- ☐ While we reserve the right to raise future premiums for all policyholders by class and state, your premiums will never increase due to changes in your health status or age.
- ☐ Dollar amounts may be rounded for purposes of illustration.
- ☐ Certain eligibility requirements must be met to qualify for the preferred health, multi life and couples discounts.
  - Couples Discount is 25% if only one becomes insured.
  - Policies qualifying for the Multi Life Discount will have a 5% discount taken from the net premium after all other applicable discounts (i.e. preferred health, couples, etc.) have been applied.
- ☐ Please refer to the outline of coverage, which is delivered in conjunction with this illustration, for specific benefits, exclusions, and limitations (the actual policy issued governs the benefits, exclusions and limitations).



**A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
GENWORTH LIFE INSURANCE COMPANY  
[Multi-Life] Long Term Care Insurance**

**LTC Policy Form Series 7044 Rev  
To be issued in Arkansas**

**Prepared For : ABC Company**

**Presented By : LTC Agent**  
Organization : Genworth Financial  
Address : 6620 W Broad Street  
Any City  
AK  
23230  
Telephone : (123) 456-7890  
Fax : (123) 456-7890  
License # : 1234567890

**Prepared : July 26 2010**

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

<b>Plan Options Plan Choice</b>	<b>Plan 1 Privileged Choice Shared Plan</b>	<b>[Plan 2] [Privileged Choice Shared Plan]</b>	<b>[Plan 3] [Privileged Choice Shared Plan]</b>
Monthly Maximum:	\$5,300	[\$5,300]	[\$5,300]
Benefit Multiplier:	48 Months	[48 Months]	[48 Months]
Personal Benefit Account:	\$254,400	[\$254,400]	[\$254,400]
Elimination Period:	30 Days	[30 Days]	[30 Days]
Benefit Increase Option:	None	[None]	[None]
Restoration of Benefits Option:	None	[None]	[None]
Enhanced Survivorship 7-year Option:	None	[None]	[None]
NonForfeiture Benefit Option:	None	[None]	[None]
Modal Payment:	Annual	[Annual]	[Annual]

[Assumed combined, marginal federal, state and local Corporate Tax Rate (C-corp): 10%]

**Participants Summary**

	<b>Name</b>	<b>Spouse/ Partner</b>	<b>Age</b>	<b>Preferred Couple's Discount Discount</b>	<b>Plan 1</b>	<b>[Plan 2]</b>	<b>[Plan 3]</b>
1	Valued Customer		65	Yes No*	\$1,404.77	[\$1,404.77]	[\$1,404.77]
		Spouse	65	Yes No*	\$1,404.77	[\$1,404.77]	[\$1,404.77]
	<b>Totals</b>				<b>\$2,809.54</b>	<b>[\$2,809.54]</b>	<b>[\$2,809.54]</b>
	<b>[Total After Tax Cost</b>				<b>\$2,528.59</b>	<b>\$2,528.59</b>	<b>\$2,528.59]</b>

\*Included in the Rates.

This Multi-Life Long Term Care Insurance quote(s) above are provided for illustrative purposes only and are subject to change. The information herein has been prepared for the Company/Business outlined on the cover page of this illustration. As such, the information is based on the products and applicable features, benefits and rates approved in the State in which the Company/Business maintains its principal place of business, or as otherwise designated by the Company/Business. Products and applicable features, benefits, rates or possible discounts may vary where Participant resides in a State other than the State quoted for Company/Business. As a result of these factors, the actual premium for each applicant for any policy may be higher or lower than the premium quoted.

Our policies are intended to be qualified long term care insurance contracts under federal tax law. You should consult your tax advisor to determine the income tax implications of paying premiums and receiving benefit payments. The discussion of tax treatment is not intended as tax advice.

[The above premium includes multi life discount.]



A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE PRIVILEGED CHOICE® SHARED PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today®

Long Term Care Insurance Policy Form Series 7044 Rev

**SUMMARY**

**Presented By:** LTC Agent  
Organization: Genworth Financial  
Address: 6620 W Broad Street  
Any City, AK 23230  
Telephone: (123) 456-7890  
Fax: (123) 456-7890  
License #: 1234567890

**For:** Valued Customer & Spouse  
Address: Pedder Street  
City, AK, 12345

**Selected Policy Information**

Benefit Plan:	<b><u>Long Term Care Privileged Choice Shared Plan</u></b>
Age:	Valued Customer: 65
	Spouse: 65
Monthly Benefit Maximum:	\$5,300
Benefit Multiplier:	48 Months
Elimination Period:	30 Days
Benefit Increase Option:	None
Restoration of Benefits Option:	None
Enhanced Survivorship 7-year Option:	None
NonForfeiture Benefit Option:	None
Modal Payment:	Annual

**Selected Discounts and Modal Premiums**

	<b><u>Valued Customer &amp; Spouse</u></b>
Gross Individual Modal Premium	\$3,286.00
Preferred Health Discount	\$328.60
Couple's Discount (Included in rates)	\$0.00
<b>Total Individual Modal Premium</b>	<b>\$2,957.40</b>
Multi Life Discount (5%)	\$147.86
<b>Net Individual Modal Premium</b>	<b>\$2,809.54</b>

**Modal Premium Payment Options**

Mode	Factor	Annual Percentage Rate	<b><u>Valued Customer &amp; Spouse</u></b>	
			<b><u>Yearly Total Payment</u></b>	
Annual:	1.00	0	\$2,809.54	(\$2,809.54 x 1)
Semi-Annual:	0.51	8.2%	\$2,865.74	(\$1,432.87 x 2)
Quarterly:	0.26	10.8%	\$2,921.92	(\$730.48 x 4)
Monthly (EFT only):	0.09	17.2%	\$3,034.32	(\$252.86 x 12)

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE PRIVILEGED CHOICE® SHARED PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today®

Long Term Care Insurance Policy Form Series 7044 Rev

**INDIVIDUAL SUMMARY**

**Presented By:** LTC Agent  
Organization: Genworth Financial  
Address: 6620 W Broad Street  
Any City, AK 23230  
Telephone: (123) 456-7890  
Fax: (123) 456-7890  
License #: 1234567890

**For:** Valued Customer & Spouse  
Address: Pedder Street  
City, AK, 12345

**Proposed Plan Benefits**

Monthly Maximum:	\$5,300	Age of Valued Customer:	65
Benefit Multiplier:	48 Months	Age of Spouse:	65
Personal Benefit Account:	\$254,400	Annual Premium:	\$2,809.54
Elimination Period:	30 Days	Yearly Payment Total:	\$2,809.54
Benefit Increase Option:	None		



Restoration of Benefits Option:	None	Couple's Discount:	Included in rates
Enhanced Survivorship 7-year Option:	None	Preferred Health Discount for	
NonForfeiture Benefit Option:	None	Valued Customer:	Yes
		Spouse:	Yes
		Multi Life Discount for	
		Valued Customer:	Yes
		Spouse:	Yes

**Modal Premium Payment Options**

Mode	Factor	Annual Percentage Rate	<b>Valued Customer &amp; Spouse</b>	
			<b>Yearly Total Payment</b>	
Annual:	1.00	0	\$2,809.54	(\$2,809.54 x 1)
Semi-Annual:	0.51	8.2%	\$2,865.74	(\$1,432.87 x 2)
Quarterly:	0.26	10.8%	\$2,921.92	(\$730.48 x 4)
Monthly (EFT only):	0.09	17.2%	\$3,034.32	(\$252.86 x 12)

☐ Please see the Important Notes for additional information on the last page of the illustration.

- ☐ **MODAL PREMIUM DISCLOSURE:** Although premiums are calculated on an annual basis, premiums may be shown on a monthly, quarterly or semi-annual basis. Annual premiums may be paid in advance at the beginning of each coverage year. However, your premiums may be paid on a more frequent basis throughout your coverage year. If you pay your premiums more frequently than annually (e.g. monthly, quarterly or semi-annually), there will be additional charges that apply. The more frequent the premium payment mode, the more charges you will incur. For example, the total annual premium paid on a monthly basis will be more than the total premium paid on a quarterly basis. As a result, the total annual premiums paid will be higher for Monthly, Quarterly or Semi-Annual payment modes than if you paid premiums on an Annual mode. For more information, please refer to the Modal Premium Disclosure in your Policy or Certificate.

 <b>Insurance and annuity products:</b>	
 • <b>Are not</b> deposits.	• <b>Are not</b> insured by the FDIC or any other federal government agency.
• <b>May</b> decrease in value.	• <b>Are not</b> guaranteed by the bank or its affiliates.

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE PRIVILEGED CHOICE® SHARED PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today®

Long Term Care Insurance Policy Form Series 7044 Rev

**BENEFIT OPTIONS COMPARISON**

(Assumes Annual Premium Mode)

Your total annual payments will be higher for other modes

Monthly Maximum:	\$5,300	Age of Valued Customer:	65
Benefit Multiplier:	48 Months	Age of Spouse:	65
Personal Benefit Account:	\$254,400	Annual Premium:	\$2,809.54
Elimination Period:	30 Days		
Benefit Increase Option:	None		

Restoration of Benefits Option:	None	Couple's Discount:	Included in rates
Enhanced Survivorship 7-year Option:	None	Preferred Health Discount for	
NonForfeiture Benefit Option:	None	Valued Customer:	Yes
		Spouse:	Yes
		Multi Life Discount for	
		Valued Customer:	Yes
		Spouse:	Yes

Benefit Option	Change Benefit To	New Annual Premium	Amount of Change
Monthly Benefit Maximum	\$4,300 Per Month	\$2,279.43	(\$530.11)
	\$4,800 Per Month	\$2,544.48	(\$265.06)
	\$5,800 Per Month	\$3,074.58	\$265.04
	\$6,300 Per Month	\$3,339.63	\$530.09
Benefit Multiplier	72 Months	\$3,262.68	\$453.14
	96 Months	\$3,353.32	\$543.78
	120 Months	\$3,806.46	\$996.92
	144 Months	\$4,168.98	\$1,359.44
	192 Months	\$4,622.12	\$1,812.58
	240 Months	\$4,894.02	\$2,084.48
Elimination Period	90-Day	\$2,537.64	(\$271.90)
	180-Day	\$2,447.02	(\$362.52)
Benefit Increase Option	5% Equal	\$4,180.76	\$1,371.22
	3% Compound	\$3,938.78	\$1,129.24
	5% Compound	\$4,923.93	\$2,114.39
Restoration of Benefits Option	Include	\$3,090.48	\$280.94
NonForfeiture Benefit Option	Include	\$3,652.38	\$842.84
Enhanced Survivorship 7-year Option	Include	\$2,950.00	\$140.46

- ❑ This page is intended to show how selecting different benefit options would affect an annual premium. Premium differences illustrated above are based on changing a single option from the chosen Benefit Options, and are not cumulative.

**A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE PRIVILEGED CHOICE® SHARED PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today®

Long Term Care Insurance Policy Form Series 7044 Rev

**BENEFIT INCREASE COMPARISON**

(Assumes Annual Premium Mode)

Your total annual payments will be higher for other modes

Monthly Maximum: \$5,300  
Benefit Multiplier: 48 Months  
Personal Benefit Account: \$254,400  
Elimination Period: 30 Days  
Benefit Increase Option: None

Age of Valued Customer: 65  
Age of Spouse: 65  
Annual Premium: \$2,809.54

Restoration of Benefits Option: None  
Enhanced Survivorship 7-year Option: None  
NonForfeiture Benefit Option: None

Couple's Discount: Included in rates  
Preferred Health Discount for  
Valued Customer: Yes  
Spouse: Yes  
Multi Life Discount for  
Valued Customer: Yes  
Spouse: Yes

	<b>No Increases</b>		<b>5% Equal</b>		<b>[3% Compound]</b>		<b>5% Compound</b>	
Policy Year	Monthly Maximum	Personal Benefit Account	Monthly Maximum	Personal Benefit Account	Monthly Maximum	Personal Benefit Account	Monthly Maximum	Personal Benefit Account
1	\$5,300	\$254,400	\$5,300	\$254,400	\$5,300	\$254,400	\$5,300	\$254,400
5	\$5,300	\$254,400	\$6,360	\$305,280	\$5,965	\$286,329	\$6,442	\$309,225
10	\$5,300	\$254,400	\$7,685	\$368,880	\$6,915	\$331,934	\$8,222	\$394,658
15	\$5,300	\$254,400	\$9,010	\$432,480	\$8,017	\$384,803	\$10,494	\$503,695
20	\$5,300	\$254,400	\$10,335	\$496,080	\$9,294	\$446,092	\$13,393	\$642,856
25	\$5,300	\$254,400	\$11,660	\$559,680	\$10,774	\$517,143	\$17,093	\$820,465

- ☐ This page is intended to show a comparison of the possible Benefit Maximums based on the available Benefit Increase Options.
- ☐ Balance available in personal benefit account to pay for benefits will decrease as benefits are paid.

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE PRIVILEGED CHOICE® SHARED PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today®

Long Term Care Insurance Policy Form Series 7044 Rev

**PLAN OPTIONS COMPARISON**

(Assumes Annual Premium Mode)

Your total annual payments will be higher for other modes

Monthly Maximum: \$5,300  
Benefit Multiplier: 48 Months  
Personal Benefit Account: \$254,400  
Elimination Period: 30 Days  
Benefit Increase Option: None

Age of Valued Customer: 65  
Age of Spouse: 65  
Annual Premium: \$2,809.54

Restoration of Benefits Option:	None	Couple's Discount:	Included in rates
Enhanced Survivorship 7-year Option:	None	Preferred Health Discount for	
NonForfeiture Benefit Option:	None	Valued Customer:	Yes
		Spouse:	Yes
		Multi Life Discount for	
		Valued Customer:	Yes
		Spouse:	Yes

Annual premiums shown below are based on originally selected Monthly Maximum, Optional Benefits and Discounts shown above.

**No Benefit Increases Option**

Elimination Period	Benefit Multiplier						
	48 Months	72 Months	96 Months	120 Months	144 Months	192 Months	240 Months
	(4 Years)	(6 Years)	(8 Years)	(10 Years)	(12 Years)	(16 Years)	(20 Years)
30-Days	\$2,809.53	\$3,262.68	\$3,353.31	\$3,806.46	\$4,168.98	\$4,622.13	\$4,894.02
90-Days	\$2,537.64	\$2,990.79	\$3,081.42	\$3,534.57	\$3,806.46	\$4,168.98	\$4,440.87
180-Days	\$2,447.01	\$2,809.53	\$2,900.16	\$3,353.31	\$3,534.57	\$3,987.72	\$4,259.61

**5% Equal Benefit Increases Option**

Elimination Period	Benefit Multiplier						
	48 Months	72 Months	96 Months	120 Months	144 Months	192 Months	240 Months
	(4 Years)	(6 Years)	(8 Years)	(10 Years)	(12 Years)	(16 Years)	(20 Years)
30-Days	\$4,180.76	\$5,109.72	\$5,387.95	\$5,945.33	\$6,316.91	\$7,060.08	\$7,525.01
90-Days	\$3,715.83	\$4,644.79	\$4,923.93	\$5,387.95	\$5,759.54	\$6,410.26	\$6,874.29
180-Days	\$3,530.04	\$4,366.55	\$4,644.79	\$5,109.72	\$5,481.30	\$6,131.12	\$6,502.70

**[3% Compound Benefit Increases Option]**

Elimination Period	Benefit Multiplier						
	48 Months	72 Months	96 Months	120 Months	144 Months	192 Months	240 Months
	(4 Years)	(6 Years)	(8 Years)	(10 Years)	(12 Years)	(16 Years)	(20 Years)
30-Days	\$3,938.78	\$4,756.26	\$5,053.53	\$5,796.69	\$6,316.91	\$6,985.76	\$7,505.98
90-Days	\$3,567.20	\$4,310.36	\$4,607.63	\$5,276.48	\$5,722.38	\$6,391.23	\$6,762.81
180-Days	\$3,418.56	\$4,087.41	\$4,384.68	\$5,053.53	\$5,425.11	\$6,019.64	\$6,465.54

**5% Compound Benefit Increases Option**

Elimination Period	Benefit Multiplier						
	48 Months	72 Months	96 Months	120 Months	144 Months	192 Months	240 Months
	(4 Years)	(6 Years)	(8 Years)	(10 Years)	(12 Years)	(16 Years)	(20 Years)
30-Days	\$4,923.93	\$5,945.33	\$6,316.91	\$7,245.87	\$7,896.59	\$8,732.20	\$9,382.92
90-Days	\$4,459.00	\$5,387.95	\$5,759.54	\$6,596.05	\$7,153.43	\$7,989.03	\$8,453.97
180-Days	\$4,273.20	\$5,109.72	\$5,481.30	\$6,316.91	\$6,781.84	\$7,525.01	\$8,082.38



A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
**GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE PRIVILEGED CHOICE® SHARED PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today®

Long Term Care Insurance Policy Form Series 7044 Rev

**COST OF WAITING**

(Assumes Annual Premium Mode)

Monthly Maximum: \$5,300  
Benefit Multiplier: 48 Months  
Personal Benefit Account: \$254,400  
Elimination Period: 30 Days  
Benefit Increase Option: None

Age of Valued Customer: 65  
Age of Spouse: 65  
Annual Premium: \$2,809.54

Restoration of Benefits Option: None  
Enhanced Survivorship 7-year Option: None  
NonForfeiture Benefit Option: None

Couple's Discount: Included in rates  
Preferred Health Discount for  
Valued Customer: Yes  
Spouse: Yes  
Multi Life Discount for  
Valued Customer: Yes  
Spouse: Yes

Based on the coverage listed above, and assuming that your health would not affect the underwriting class shown, this is how much more you might pay, if you postpone purchasing this coverage.

Values shown do not take into consideration the time value of money, i.e., that due to inflation, a dollar in the future has less value than a dollar today.

When Purchased	Age1	Age2	Monthly Benefit Amount	Annualized Premium	Premium Paid Until Older Insured Reaches Age 85	Cost of Waiting
Today	65	65	\$5,300	\$2,810	\$56,200	\$0
In 1 Year	66	66	\$5,565	\$3,331	\$63,289	\$7,089
In 5 Years	70	70	\$6,764	\$5,783	\$86,745	\$30,545
In 10 Years	75	75	\$8,633	\$12,548	\$125,480	\$69,280

***Reasons to Buy LTC Insurance Now!***

**Each Year You Wait Means you...**

- ☐ Have no long term care insurance should you need it.
- ☐ May have to choose a higher benefit level to keep up with rising long term care costs.
- ☐ Will pay higher premium rates for the same coverage due to your increased age.
- ☐ Put yourself at risk of not being in good health and able to qualify for coverage.
- ☐ Current plans and benefits may not be available.

- 
- ☐ Assumes Annual premium mode for your plan options rounded to the nearest dollar. However your total premiums will be higher for other modes. These premium amounts are for the current product series only and are subject to change on our offerings.
  - ☐ Assumes 5% compound inflation of Monthly Benefit Amount for purpose of illustration.

**A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
GENWORTH LIFE INSURANCE COMPANY**

**[LONG TERM CARE PRIVILEGED CHOICE® SHARED PLAN]**

To be issued in Arkansas

Protecting Tomorrow's Independence Today®

Long Term Care Insurance Policy Form Series 7044 Rev

**BREAK EVEN ANALYSIS**

(Assumes Annual Premium Mode)

Monthly Maximum: \$5,300  
Benefit Multiplier: 48 Months  
Personal Benefit Account: \$254,400  
Elimination Period: 30 Days  
Benefit Increase Option: None

Age of Valued Customer: 65  
Age of Spouse: 65  
Annual Premium: \$2,809.54  
Yearly Payment Total: \$2,809.54

Restoration of Benefits Option: None  
Enhanced Survivorship 7-year Option: None  
NonForfeiture Benefit Option: None

Couple's Discount: Included in rates  
Preferred Health Discount for  
Valued Customer: Yes  
Spouse: Yes  
Multi Life Discount for  
Valued Customer: Yes  
Spouse: Yes

Number of Years Premiums are Paid	Total Premium Paid	Monthly Benefit	Break Even Days
2	\$5,620	\$5,300	32
5	\$14,050	\$5,300	80
10	\$28,100	\$5,300	160
15	\$42,150	\$5,300	239
20	\$56,200	\$5,300	319
25	\$70,250	\$5,300	398

- ☐ The "Break Even Analysis" illustrates the maximum number of days of care you could pay for, if you were to use only the premiums paid for the policy as depicted.
- ☐ Break Even Days is derived by dividing Total Premium PAID for the policy over time by the daily or monthly benefit. All premium amounts shown are rounded to the nearest dollars.

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY  
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**[LONG TERM CARE PRIVILEGED CHOICE<sup>®</sup> SHARED PLAN]**

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Protecting Tomorrow's Independence Today<sup>®</sup>

Long Term Care Insurance Policy Form Series 7044 Rev

**Important Notes**

- ☐ This proposal is intended for illustrative purposes only and is subject to underwriting approval.
- ☐ While we reserve the right to raise future premiums for all policyholders by class and state, your premiums will never increase due to changes in your health status or age.
- ☐ Dollar amounts may be rounded for purposes of illustration.
- ☐ Certain eligibility requirements must be met to qualify for the preferred health and multi life discounts.
  - ☐ Policies qualifying for the Multi Life Discount will have a 5% discount taken from the net premium after all other applicable discounts (i.e. preferred health, couples, etc.) have been applied.
- ☐ Please refer to the outline of coverage, which is delivered in conjunction with this illustration, for specific benefits, exclusions, and limitations (the actual policy issued governs the benefits, exclusions and limitations).

SERFF Tracking Number:	GEFA-127015248	State:	Arkansas
Filing Company:	Genworth Life Insurance Company	State Tracking Number:	47853
Company Tracking Number:			
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Long Term Care Insurance		
Project Name/Number:	PC and CS Illustrations-Modal/112760		

## Supporting Document Schedules

		Item Status:	Status
			Date:
Satisfied - Item:	Cover Letter	Filed	02/22/2011
Comments:			
Attachment:			
AR Filing Letter PC and CS Illustrations Modal 112760AR et al.pdf			



Long Term Care Insurance

6620 West Broad Street Building 4  
Richmond, VA 23230

February 2, 2011

Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, Arkansas 72204

ATTN: Mr. John Shields

Re: **ADVERTISING FILING ACCIDENT AND HEALTH INSURANCE  
GENWORTH LIFE INSURANCE COMPANY NAIC# 70025**

**Invitation to Contract (Point of Sale)**

**Classic Select Rate Illustrations: 112760CSINDAR 10/13/10 and 112760CSSHDAR 10/13/10**

**Privileged Choice Rate Illustrations: 112760PCINDAR 10/13/10 and 112760PCSHDAR 10/13/10**

Dear Mr. Shields:

On behalf of Genworth Life Insurance Company, I submit for your review and approval duplicate copies of the above referenced advertising material intended for use in the state of Arkansas. The filing fee of \$200 is being transmitted via EFT on the SERFF filing system.

Rate Illustrations (112760CSINDAR 10/13/10 and 112760CSSHDAR 10/13/10) will be used by licensed agents from our career and broker channels at point of sale, and presented in conjunction with the Outline of Coverage to generate interest in Genworth Life Insurance Company's Long Term Care Insurance Policy 7042AR Rev filed and approved on July 10, 2008 by your Department.

Rate Illustrations (112760PCINDAR 10/13/10 and 112760PCSHDAR 10/13/10) will be used by licensed agents from our career and broker channels at point of sale, and presented in conjunction with the Outline of Coverage to generate interest in Genworth Life Insurance Company's Long Term Care Insurance Policy 7044AR Rev filed and approved on July 10, 2008 by your Department.

The Rate Illustration material is data that has been printed as a sample from our rate illustration disk and serves as a suggestion for our long term care insurance plan. After the insurance agent inputs data into the software program, the information prints on the above listed form/templates and is based on the policy form and options requested, age of client, discounts, individual or shared plan, etc. We provided several samples so that a wide array of options and discounts would print on each form.

"Multi-Life" is bracketed on several of the sample illustrations. "Multi-Life" prints when a multi-client illustration is generated, but the text "Multi-life" won't be printed for an individual illustration. Other bracketed information is based on the options selected, discounts, payment mode and policy form selected. A customer may request up to three insurance plans to compare on the illustration. If they request only one insurance plan, only one column will print. If they choose two quotations, two will print. If they choose three quotations, three will print.

This advertising material is new and does not replace any advertisements filed by Genworth Life Insurance Company.



If you should have any questions, please call me at our toll free phone number, 1-800-284-5568, extension 8133949, fax me at 804-662-2596 or e-mail me at [Andy.Zimmerman@genworth.com](mailto:Andy.Zimmerman@genworth.com).

Sincerely,

*Andrew A. Zimmerman*

Andrew A. Zimmerman  
Genworth Life Insurance Company  
Sr. Advertising Compliance Analyst  
Compliance/Advertising Review  
[Andy.Zimmerman@genworth.com](mailto:Andy.Zimmerman@genworth.com)

Attachments